

REPORT  
OF THE  
SUPERINTENDENT OF INSURANCE  
OF THE  
DOMINION OF CANADA  
FOR THE  
YEAR ENDED DECEMBER 31  
1916  
VOLUME I  
INSURANCE COMPANIES OTHER THAN LIFE

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1917



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DEPARTMENT OF INSURANCE,  
OTTAWA, May 29, 1917.

To the Honourable Sir THOMAS WHITE,  
Minister of Finance.

SIR,—I have the honour to submit herewith the statements in detail of insurance companies transacting the business of insurance, other than life insurance in Canada during the year 1916, together with such tabulated summaries of those statements as are necessary to exhibit the progress of the business and the condition of the companies.

The statement of life insurance companies will be submitted in a later volume.

#### FIRE INSURANCE, 1916.

During the year 1916 the business of fire insurance was transacted in Canada by 87 companies, as compared with 88 companies in the preceding year. Of the 87 companies, 25 were Canadian, 27 British, 31 United States, and 4 French. One of the British companies, the Marine Insurance Company, transacted fire insurance only in connection with its automobile business.

The list differs from that of 1915 by: the disappearance of two Canadian companies, the Anglo-American Fire Insurance Company and the Montreal-Canada Fire Insurance Company, two United States Companies, The Germania Fire Insurance Company and the Lumber Insurance Company, and the addition of two Canadian companies, the Canada Accident Assurance Company, the powers of which were extended during the year to include fire insurance, and the Hamilton Fire Insurance Company, and one United States company, Stuyvesant Insurance Company.

Towards the close of the year 1916, another Canadian Company, the Factories Insurance Company ceased to transact business, having reinsured its unexpired policies with the Western Assurance Company.

— Since the beginning of the year 1917 a license for the transaction of burglary and plate glass insurance, in addition to guarantee insurance previously transacted, has been issued to one Canadian company, the Canadian Surety Company and the British America Assurance Company has obtained a license for inland transportation insurance in addition to its other classes of business. The Phoenix Insurance Company has obtained a license for automobile insurance (excluding insurance against loss by reason of injury to the person) in addition to its business of fire insurance, the German American Insurance Company has obtained a license for sprinkler leakage insurance in addition to its other classes of business and the Royal Exchange Assurance has obtained a license for automobile insurance in addition to its other classes of business.

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## FIRE PREMIUMS AND LOSSES IN CANADA IN 1916.

Cash received for premiums during the year in Canada amounted to \$27,783,852, being greater than that received in 1915 by \$1,309,019, and the amount paid for losses was \$15,114,063 which is greater than that paid in 1915 by \$952,114. The ratio of losses paid to premiums received is shown in the following table:—

## FIRE INSURANCE IN CANADA, 1916.

Companies.	Premium received.	Losses paid.	Rate of Losses paid per cent of premiums received.	The same for 1915.
	\$	\$		
Canadian	4,817,876	2,595,578	53·87	57·60
British. . . . .	14,294,803	7,926,463	55·45	50·62
United States and other. . . . .	8,671,173	4,592,022	52·96	55·94
Totals. . . . .	27,783,852	15,114,063	54·40	53·49

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The corresponding results for the forty-eight years over which our records extend, are given below:—

## FIRE INSURANCE IN CANADA.

Year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	\$	\$	
1869	1,785,539	1,027,720	57.56
1870	1,916,779	1,624,837	84.77
1871	2,321,716	1,549,199	66.73
1872	2,628,710	1,909,975	72.66
1873	2,968,416	1,682,184	56.67
1874	3,522,303	1,926,159	54.68
1875	3,594,764	2,563,531	71.31
1876	3,708,006	2,867,295	77.33
1877	3,764,003	8,490,919	225.58
1878	3,368,430	1,822,674	54.11
1879	3,227,488	2,145,198	66.47
1880	3,479,577	1,666,578	47.90
1881	3,827,116	3,169,824	82.83
1882	4,229,706	2,664,986	63.01
1883	4,624,741	2,920,228	63.14
1884	4,980,128	3,245,323	65.16
1885	4,852,460	2,679,287	55.22
1886	4,932,335	3,301,388	66.93
1887	5,244,502	3,403,514	64.90
1888	5,437,263	3,073,822	56.53
1889	5,588,016	2,876,211	51.47
1890	5,836,071	3,266,567	55.97
1891	6,168,716	3,905,697	63.31
1892	6,512,327	4,377,270	67.22
1893	6,793,595	5,052,600	74.37
1894	6,711,369	4,589,363	68.38
1895	6,943,382	4,993,750	71.92
1896	7,075,850	4,173,501	58.98
1897	7,157,661	4,701,833	65.69
1898	7,350,131	4,784,487	65.09
1899	7,910,492	5,182,038	65.51
1900	8,331,948	7,774,293	93.31
1901	9,650,348	6,774,956	70.20
1902	10,577,084	4,132,289	39.26
1903	11,384,762	5,870,716	51.57
1904	13,169,882	14,099,534	107.06
1905	14,285,671	6,000,519	42.00
1906	14,687,963	6,584,291	44.83
1907	16,114,475	8,445,041	52.41
1908	17,027,275	10,279,455	60.37
1909	17,049,464	8,646,826	50.72
1910	18,725,531	10,292,393	54.96
1911	20,575,255	10,936,948	53.16
1912	23,194,518	12,119,581	52.25
1913	25,745,947	14,003,759	54.39
1914	27,499,158	15,347,284	55.81
1915	26,474,833	14,161,949	53.49
1916	27,783,832	15,114,063	54.40
Totals.	450,739,560	272,241,945	60.40

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Taking the totals for the same forty-eight years, according to the nationalities of the companies, the following are the results:—

## FIRE INSURANCE IN CANADA FOR THE FORTY-EIGHT YEARS—1869-1916.

Companies.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	\$	\$	
Canadian .....	96,048,484	59,795,734	62.26
British .....	267,308,107	163,371,003	61.12
United States and other .....	87,382,969	49,075,208	56.16
Totals. ....	450,739,560	272,241,945	60.40

The loss rate for 1916 (54.40) is 6.00 below the average for the forty-eight years over which our records extend.

Obtaining an approximation to the losses incurred during the year, by excluding the estimates for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 58.70 per cent, which is 7.12 per cent greater than the 51.58 of the previous year, and is 2.61 per cent greater than the average for the last fifteen years (56.09). The following are the rates of incurred losses from 1902:—

Companies.	1916.	1915.	1914.	1913.	1912.	1911.	1910.	1909.	1908.	1907.	1906.	1905.	1904.	1903.	1902.
Canadian.....	56.34	53.18	61.50	61.31	52.59	53.08	60.41	55.87	72.11	53.28	52.68	48.71	97.50	53.17	42.51
British.....	60.05	49.54	58.15	54.78	50.95	53.80	57.01	49.74	58.07	55.22	46.65	43.07	110.34	50.97	40.40
U.S. and other..	57.78	54.02	55.19	56.96	50.21	48.95	59.72	46.72	55.74	51.36	10.45	38.01	110.55	47.93	38.61
Totals.....	58.70	51.58	57.82	56.71	51.12	52.54	58.40	50.46	60.77	54.02	46.73	43.30	107.76	50.94	40.55

## FIRE INSURANCE IN CANADA IN 1916.

The gross amount of policies, new and renewed, taken during the year by fire companies was \$3,418,238,680, which is greater by \$306,685,777 than the amount taken in 1915. The premiums charged thereon amounted in 1916 to \$37,231,691, being \$1,183,346 greater than the amount charged the previous year. The rate of premiums (1.089) is lower than that of 1915 (1.159). The loss rate (54.40) is 0.91 per cent higher than the loss rate of the previous year (53.49) and 6 per cent lower than the average loss rate (60.40) for the past forty-eight years.

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\* The rate per cent of premiums charged upon risks taken is shown in the following table:—

Companies.	Gross amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1915.	The same for 1914.	The same for 1913.	The same for 1912.	The same for 1911.
	\$	\$ cts.						
Canadian....	742,805,919	8,807,615 18	1-19	1-25	1-24	1-33	1-36	1-41
British.....	1,606,346,835	17,278,033 93	1-08	1-17	1-19	1-21	1-26	1-33
U.S. and other..	1,069,085,926	11,146,042 07	1-04	1-08	1-09	1-11	1-28	1-33
Totals .....	3,418,238,680	37,231,691 18	1-09	1-16	1-17	1-21	1-29	1-35

The increase in the amounts taken in 1916 as compared with 1915 by Canadian companies is \$69,561,788. For British companies there is an increase of \$168,309,114, and for United States and other companies there is an increase of \$68,814,875.

In 1915 the increase in amounts written by Canadian companies was \$9,704,754, and the increase for British companies reporting to the Department was \$39,837,227, and the decrease for United States and other companies reporting to the Department was \$42,090,646.

The details of the increase and decrease for the individual companies are as follows:—

## CANADIAN COMPANIES.

<i>Increase.</i>		<i>Decrease.</i>	
Acadia .....	\$ 1,031,518	Anglo-American.....	\$ 18,590,599
British America.....	29,910,289	Beaver .....	124,288
British Colonial.....	3,081,836	Canada National.....	1,331,509
British Northwestern.....	920,409	Canadian Lumbermen's.....	661,706
Canada Accident.....	3,701,149	Factories .....	6,089,982
Canadian Fire.....	1,578,957	London Mutual.....	3,685,271
Dominion.....	2,984,521	Montreal-Canada.....	10,004,400
Dominion of Canada.....	2,140,065	North West.....	1,035,962
Hamilton.....	10,544,394	Pacific Coast.....	19,218
Hudson Bay.....	8,332,027		
Imperial Underwriters .....	7,040,885		
Liverpool-Manitoba .....	1,328,337		
Mercantile.....	4,891,823		
Mount Royal.....	7,439,798		
North Empire.....	1,220,069		
Occidental.....	6,574,530		
Quebec.....	2,853,920		
Western .....	15,530,166		
Totals.....	\$111,104,723		\$ 41,542,935

Net increase, \$69,561,788.

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## BRITISH COMPANIES.

<i>Increase.</i>		<i>Decrease.</i>	
Alliance.....	\$ 2,889,772	British Dominions.....	\$ 567,067
Atlas.....	2,107,192	General Accident Fire & Life.....	3,123,607
Caledonian.....	1,694,830	Law Union & Rock.....	86,999
Commercial Union.....	22,125,938		
Employers' Liability.....	9,624,640		
Guardian.....	8,396,226		
Liverpool & London & Globe.....	17,468,816		
London Guarantee and Accident.....	13,844,364		
London & Lancashire.....	8,937,800		
London Assurance.....	646,237		
North British.....	19,642,970		
Northern.....	4,202,674		
Norwich Union.....	360,834		
Ocean Accident & Guarantee.....	14,718,486		
Palatine.....	3,048,841		
Phoenix.....	4,183,429		
Provincial.....	502,036		
Royal Exchange.....	5,158,309		
Royal.....	11,755,980		
Scottish Union & National.....	3,005,022		
Sun.....	10,118,040		
Union.....	2,364,003		
Yorkshire.....	5,290,348		
Totals.....	<u>\$172,086,787</u>		<u>\$ 3,777,673</u>
Net increase, \$168,309,114.			

## UNITED STATES AND OTHER COMPANIES.

<i>Increase.</i>		<i>Decrease.</i>	
Etna.....	\$ 3,430,622	American Central.....	\$ 704,733
American Lloyds.....	3,149,718	American Insurance.....	1,373,091
California.....	122,164	General of Paris.....	57,263
Connecticut.....	4,548,012	German American.....	4,575,789
Continental.....	9,307,432	Germania.....	4,361,573
Equitable.....	2,331,016	Ins. Co. of State of Pa.....	2,566,477
Fidelity-Phoenix.....	3,453,863	National of Hartford.....	12,753,406
Fireman's Fund.....	4,854,324	Providence Washington.....	1,311,938
Firemen's Insurance.....	420,869	Springfield.....	5,065,666
Glen Falls.....	1,641,906	L'Union.....	556,871
Globe & Rutgers.....	7,269,659		
Hartford.....	1,120,813		
Home.....	2,465,759		
Insurance Company of North America.....	5,234,279		
Millers National.....	3,579,793		
National-Ben Franklin.....	366,196		
National Union.....	2,080,324		
La Nationale.....	2,379,658		
Niagara.....	1,706,799		
Northwestern National.....	1,412,337		
Phoenix of Paris.....	3,384,201		
Phoenix Insurance.....	6,029,739		
Queen.....	4,760,834		
St. Paul.....	13,477,354		
Stuyvesant.....	9,215,645		
Westchester.....	4,398,366		
Totals.....	<u>\$102,141,682</u>		<u>\$ 33,326,807</u>
Net increase, \$68,814,875.			

## PREMIUMS AND LOSSES COMPARED WITH RISKS.

The average rate of premiums charged on each \$1,000 of risks taken in 1916 is \$10.892, as against \$11.585, which was the corresponding rate in 1915. The individual rates for the different companies will be found in the table on page xiii, and will be seen to vary considerably, as might naturally be expected, considering the varieties of the business done by the companies.

The losses, incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the

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beginning and end of the year), have been at the average rate of \$4.49 per \$1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-10-1-2-3-4-5-6-7-8-9-1900-1-2-3-4-5-6-7-8-9-10-11-12-13-14-15, are \$5.68, \$5.56, \$5.37, \$4.54, \$4.58, \$5.70, \$4.70, \$4.19, \$4.84, \$5.33, \$5.61, \$6.17, \$5.50, \$5.75, \$5.15, \$5.38, \$6.20, \$4.99, \$8.38, \$6.68, \$4.06, \$5.22, \$12.05, \$4.88, \$4.97, \$5.69, \$6.41, \$4.83, \$5.61, \$5.07, \$4.73, \$5.00, \$4.67 and \$3.91 respectively.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following computed on the above basis, where the convenience of comparison, the corresponding rates for 1915 are also shown:—

## CANADIAN COMPANIES.

	Losses incurred per \$1,000 current risk.	The same for 1915.		Losses incurred per \$1,000 current risk.	The same for 1915.
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Acadia....	4 47	4 93	Imperial Underwriters.	5 22	6 02
Beaver....	2 70	1 28	Liverpool-Manitoba ..	4 17	3 30
British America .....	3 79	3 12	London Mutual.....	3 62	3 10
British Colonial.....	5 82	3 76	Mercantile.....	4 61	3 77
British Northwestern ..	5 51	4 89			
Canada Accident.....	10 85				
Canada National.....	5 29	4 46	Mount Royal. .	4 02	3 39
Canadian.....	2 91	2 88	North Empire..	10 64	7 08
Canadian Lumbermen's...					
Dominion.....	3 78	4 14	North West...	6 30	6 09
Dominion of Canada G. & A	4 04	0 43	Occidental.....	5 59	6 05
Factories.....	7 62	5 27	Pacific Coast.	2 89	2 30
Hamilton.....	4 43		Quebec. ....	4 65	2 51
Hudson Bay..	7 30	6 30	Western....	3 02	1 97

Average for Canadian companies, \$4.04.

## BRITISH COMPANIES.

	Losses incurred per \$1,000 current risk.	The same for 1915.		Losses incurred per \$1,000 current risk.	The same for 1915.
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Alliance....	3 16	2 46	North British and Mercantile.	3 78	3 69
Altas .....	4 87	4 50	Northern.....	6 44	4 59
British Dominions....	6 91	10 31	Norwich Union.....	4 87	3 99
Caledonian.....	4 28	3 49	Ocean Accident and Guarantee	7 91	4 86
Commercial Union.....	5 35	3 81	Palatine .....	7 21	4 37
Employers' Liability.....	4 20	4 19	Phoenix.....	3 73	3 17
General Accident.....	4 95	3 72	Provincial.....	6 48	1 33
Guardian.....	5 92	4 15	Royal Exchange	4 21	3 35
Law Union & Rock.	3 91	4 46	Royal .....	3 61	3 46
Liverpool, London and Globe	4 30	3 68	Scottish Union....	3 96	2 76
London Guarantee.....	3 34		Sun .....	4 31	4 54
London and Lancashire.....	4 45	3 64	Union.....	5 23	4 22
London Assurance.....	2 96	2 97	Yorkshire...	4 48	4 43

Average for British companies, \$4.53.

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## UNITED STATES AND OTHER COMPANIES.

	Losses incurred per \$1,000 current risk.	The same for 1915.		Losses incurred per \$1,000 current risks.	The same for 1915.
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Etna.....	3 72	4 42	Ins. Co. of North America....	3 52	4 30
American Central.	4 11	3 07	Ins. Co. of State of Pennsyl- vania....	4 38	4 12
American.....	1 06	4 09	Millers National.....	4 48	4 22
American Lloyds	13 65	0 34	National-Ben Franklin..	2 47	3 11
California.....	7 42	4 81	National of Hartford.....	4 35	6 59
Connecticut.....	4 79	3 43	National Union ..	6 26	5 50
Continental.....	4 66	3 67	Nationale of Paris ..	5 89	6 58
Equitable.....	4 77	4 22	Niagara.....	6 16	5 11
Fidelity-Phenix...	5 47	4 20	Northwestern National.	4 54	4 29
Fireman's Fund...	4 47	4 43	Phenix of Paris .....	7 35	3 53
Firemen's.....	4 15	2 95	Phenix of Hartford. .	3 58	3 14
General of Paris...	7 82	7 16	Providence Washington....	6 57	7 31
German American.	4 35	3 76	Queen.....	4 66	4 09
Glens Falls.....	6 05	6 82	Springfield.....	4 77	4 61
Globe and Rutgers ..	6 39	5 67	St. Paul.....	6 76	5 20
Hartford .....	3 91	3 01	Stuyvesant .....	15 51	
Home.....	4 46	4 70	Union of Paris.....	5 00	4 71
			Westchester.....	5 24	6 47

Average for United States and other companies, \$4.73.

## SESSIONAL PAPER No. 8

## FIRE INSURANCE transacted in Canada in 1916.

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1915.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1915.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Acadia Fire.....	17,437,231	226,910 62	1-30	1-34	110,967 63	83,954 11	75-66	83-57
Beaver Fire.....	5,180,548	81,559 53	1-57	1-64	27,838 41	8,650 70	31-07	5-00
British America.....	107,750,412	1,228,310 61	1-14	1-08	679,118 55	307,959 11	45-35	56-18
British Colonial.....	12,309,583	179,947 50	1-46	1-56	87,886 96	77,235 22	87-88	120-09
British Northwestern	5,440,482	95,104 18	1-75	1-84	56,211 63	25,898 68	46-07	65-31
Canada Accident.....	3,701,149	40,651 05	1-10		5,545 81	5,132 72	92-55	
Canada National.....	21,892,153	318,727 66	1-46	1-52	170,189 41	118,220 25	69-46	42-89
Canadian Fire.....	29,073,682	428,680 51	1-47	1-53	273,449 43	98,388 62	35-98	41-76
Canadian Lumbermen's Ins. Exc	985,655	20,418 79	2-07	2-29	179 79	None.		
Dominion Fire.....	25,840,101	337,551 17	1-31	1-36	212,538 34	108,593 06	51-09	69-05
Dominion of Can. Gtee. and Acct.....	3,139,471	39,409 81	1-26	1-14	26,257 32	6,304 16	24-01	4-01
Factories.....	14,847,441	242,030 95	1-63	1-57	111,797 01	76,385 62	68-33	93-91
Hamilton Fire.....	10,544,394	81,217 94	0-77		41,185 72	22,588 04	54-84	
Hudson Bay.....	18,543,976	234,051 57	1-26	1-56	130,168 75	85,470 52	65-66	72-35
Imperial Underwriters	16,114,330	130,671 46	0-81	1-31	96,958 11	46,761 85	48-23	66-32
Liverpool Manitoaba..	37,264,142	449,520 26	1-21	1-29	233,550 04	140,282 01	60-07	49-52
London Mutual.....	70,707,648	670,194 06	0-95	1-04	397,458 06	279,365 14	70-29	60-26
Mercantile Fire.....	30,865,259	301,166 44	0-98	1-06	245,738 06	148,498 67	60-42	60-35
Mount Royal.....	59,986,872	715,441 13	1-19	1-24	381,589 99	182,854 67	47-92	39-32
North Empire Fire.....	12,187,370	200,930 01	1-65	1-72	80,436 04	103,302 64	128-43	52-12
North West Fire.....	14,204,920	172,635 91	1-22	1-28	125,922 78	94,040 85	74-68	60-12
Occidental Fire.....	16,489,699	265,031 84	1-61	1-94	127,632 49	54,517 84	42-71	61-04
Pacific Coast.....	11,781,872	151,706 43	1-29	1-30	90,660 80	29,814 95	32-89	40-48
Quebec Fire.....	30,136,453	310,887 40	1-03	1-08	257,955 91	152,069 77	58-95	35-59
Western.....	166,381,652	1,884,858 35	1-13	1-14	846,618 73	339,287 29	40-08	58-43
Totals.....	742,805,919	8,807,615 18	1-19	1-25	4,817,875 79	2,595,576 49	53-87	57-60
<i>British Companies.</i>								
Alliance.....	28,042,379	274,546 28	0-98	0-96	246,249 57	114,759 15	46-60	42-00
Atlas.....	49,077,491	577,681 06	1-18	1-27	495,107 84	337,970 73	68-26	60-19
British Dominions								
General.....	11,313,641	112,371 56	0-99	1-11	90,277 28	62,428 85	69-15	60-02
Caledonian.....	45,458,083	498,455 45	1-10	1-14	426,417 54	290,004 29	68-01	54-73
Commercial Union.....	141,666,541	1,317,308 66	0-93	1-11	1,013,178 74	639,752 07	63-14	50-29
Employers' Liability..	49,467,297	516,402 93	1-04	1-07	420,790 65	189,870 87	45-12	54-90
General Accident								
Fire and Life.....	29,149,191	365,832 71	1-26	1-19	323,491 52	154,822 81	46-99	43-86
Guardian Assce. Co....	95,967,518	1,185,971 47	1-24	1-29	989,085 91	588,908 76	59-54	49-73
Law Union and Roek..	27,193,781	293,557 69	1-08	1-13	246,633 98	131,146 29	53-17	70-86
Liverpool and London								
and Globe.....	155,014,746	1,617,748 52	1-04	1-21	1,320,339 83	718,867 54	54-45	52-93
London Guarantee and								
Accident.....	14,230,618	116,391 75	0-82	0-95	54,533 97	11,935 81	21-92	.....
London and Lancashire Fire.....	89,037,938	873,427 48	0-98	1-11	716,846 36	356,932 66	49-79	47-46
London Assurance.....	33,317,443	359,876 71	1-08	1-14	310,807 59	131,238 57	42-23	46-4
North British and								
Mercantile ..	117,038,418	1,095,833 94	0-94	1-12	920,025 98	497,669 70	54-09	53-47
Northern Assurance Co.	72,651,285	875,460 95	1-21	1-28	761,895 11	571,653 53	75-03	50-11
Norwich Union Fire..	72,796,741	844,115 08	1-16	1-20	787,655 51	431,287 69	54-76	53-17
Ocean Accident and								
Guarantee.....	18,637,201	203,958 83	1-09	1-38	138,259 32	65,086 85	47-08	21-74
Palatine Insurance Co.	32,327,506	372,369 13	1-15	1-24	276,443 66	199,057 38	72-01	45-71
Phoenix, of London.....	101,711,370	1,246,536 23	1-23	1-28	964,765 81	430,960 94	44-67	41-74
Provincial.....	6,439,376	47,394 30	0-74	0-74	35,953 24	18,029 46	48-79	48-88
Royal Exchange.....	48,639,559	510,371 63	1-05	1-05	442,053 98	202,858 70	45-89	45-38
Royal Insurance Co..	162,489,584	1,747,014 89	1-08	1-14	1,471,655 30	739,388 86	50-24	48-68
Scottish Union and								
National.....	45,342,889	467,583 89	1-03	1-04	403,578 88	203,344 89	50-39	43-01
Sun Insurance Office..	56,933,231	625,013 88	1-10	1-21	533,836 29	305,232 38	57-18	55-32

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FIRE INSURANCE transacted in Canada in 1916—*Concluded.*

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1915.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of pre- miums received.	The same for 1915.
	\$	\$ cts.			\$ cts.	\$ cts.		
<i>British Companies—</i>								
<i>Con.</i>								
Union Assurance So-								
ciety.....	59,055,853	636,223 57	1-08	1-13	494,239 35	324,375 21	65-63	51-60
Yorkshire.....	43,327,155	496,585 34	1-15	1-21	403,678 18	208,856 59	51-74	58-29
Totals.....	1,606,346,835	17,278,033 93	1-08	1-17	14,294,801 39	7,926,460 58	55-45	50-62
<i>United States and Other</i>								
<i>Companies.</i>								
Etna Insurance Co....	35,158,368	399,094 45	1-14	1-23	336,180 16	154,963 93	46-10	69-42
American Central.....	22,726,001	189,390 15	0-83	0-97	76,258 15	51,020 67	66-91	43-14
American Insurance								
Co.....	3,372,197	50,257 21	1-49	1-66	46,993 36	9,745 31	20-74	35-29
American Lloyds.....	8,437,918	30,635 77	0-36	0-37	22,540 42	5,162 44	22-90	8-62
California Insurance								
Co.....	3,385,852	52,188 47	1-54	1-77	40,089 74	22,724 40	56-68	45-62
Connecticut Fire.....	17,632,269	206,640 20	1-17	1-22	140,594 24	75,503 95	53-70	52-68
Continental Insurance								
Co.....	43,819,412	435,549 57	0-99	1-03	317,379 77	138,223 68	43-55	51-62
Equitable Fire and								
Marine.....	16,073,373	174,319 46	1-08	1-16	43,489 50	21,223 83	48-80	46-13
Fidelity-Phenix.....	41,800,540	455,448 90	1-09	1-15	345,202 73	170,810 74	49-48	59-61
Fireman's Fund.....	16,478,630	160,473 92	0-97	1-03	127,870 22	50,481 04	39-48	48-47
Firemen's Insurance								
Co.....	7,055,482	91,454 08	1-30	1-36	74,765 55	29,729 17	39-76	39-75
General Fire Insurance								
Co. of Paris.....	8,353,555	97,373 11	1-17	1-20	60,575 41	70,785 13	101-74	68-78
German American....	57,656,659	451,830 88	0-78	0-85	347,800 92	218,111 60	62-71	57-86
Glens Falls.....	15,386,334	181,328 74	1-18	1-38	149,496 87	93,810 88	62-75	45-13
Globe and Rutgers....	53,060,487	522,226 49	0-98	0-80	404,607 25	231,851 39	57-30	37-00
Hartford Fire.....	112,177,889	1,088,068 55	0-97	0-95	1,012,399 47	444,513 26	43-91	51-30
Home Insurance Co....	99,494,937	1,036,695 03	1-04	1-10	898,664 64	428,151 78	47-64	49-40
Insurance Co. of North								
America.....	52,502,707	521,764 94	0-99	1-09	431,406 21	197,638 00	45-81	57-60
Insurance Co. of State								
of Pa.....	15,037,457	171,371 29	1-14	1-25	96,060 51	61,157 62	63-67	44-66
Millers National.....	6,016,248	63,237 38	1-05	1-20	37,662 91	13,682 10	36-33	24-04
National-Ben Frank-								
lin.....	9,534,439	110,155 57	1-16	1-16	86,977 46	38,585 52	44-36	75-73
National Fire of Hart-								
ford.....	54,229,351	618,018 87	1-14	1-03	501,102 96	251,860 56	50-36	93-58
National Union Fire of								
Pittsburgh.....	23,027,348	269,141 22	1-17	1-28	206,869 36	130,583 47	63-12	51-98
La Nationale Compa-								
gnie d'Ass.....	17,431,064	210,652 98	1-21	1-27	152,092 62	86,606 46	56-94	46-01
Niagara Fire.....	17,558,707	202,017 70	1-15	1-27	137,959 37	100,775 91	73-05	48-09
Northwestern								
National.....	14,541,757	172,071 80	1-18	1-20	129,434 91	59,404 08	45-89	58-39
Phenix Compagnie								
Française.....	7,029,090	78,377 76	1-12	1-08	66,596 69	31,060 85	46-64	17-92
Phoenix of Hartford...	50,663,224	544,999 40	1-08	1-17	365,243 84	193,556 59	52-99	51-84
Providence Washing-								
ton.....	19,457,829	218,902 78	1-13	1-18	179,955 35	119,693 63	66-51	66-15
Queen of America.....	62,709,008	757,757 16	1-21	1-25	614,935 16	334,706 09	54-43	53-15
St. Paul Fire and								
Marine.....	38,391,355	422,286 53	1-10	1-31	330,644 39	200,359 74	60-60	48-26
Springfield Fire and								
Marine.....	70,569,473	508,357 53	0-81	0-84	465,581 58	306,782 51	65-89	60-05
Stuyvesant.....	9,215,645	106,997 97	1-16	.....	40,497 41	39,388 47	97-26	.....
L. Union, Paris, France								
Westchester Fire....	20,241,119	240,819 45	1-19	1-21	193,427 82	121,039 18	62-58	63-41
	18,830,202	246,136 76	1-31	1-41	181,816 43	85,401 73	46-97	67-89
Totals.....	1,069,085,926	11,146,042 07	1-04	1-08	8,671,173 38	4,589,095 73	52-92	55-94
Grand Totals.....	3,418,238,680	37,231,691 18	1-09	1-16	27,783,850 56	15,111,132 80	54-39	53-49

## SESSIONAL PAPER No. 9

## BRITISH FIRE COMPANIES.

The total cash receipts for fire premiums were \$14,294,801, being an increase of \$685,438, as compared with the previous year; the payments for fire losses were \$7,926,461, being \$1,037,101 greater than for 1915, while the general expenses amounted to \$4,812,638, being \$309,418 greater than in 1915 thus showing a balance of \$1,555,702 favourable to the companies. In the previous year there was a favourable balance of \$2,216,783.

Paid for losses.....	\$ 7,926,461
Paid for general expenses.....	4,812,638
Total.....	\$ 12,739,099
Received for premiums.....	14,294,801
Balance in favour of the companies.....	\$ 1,555,702

The following details give the balances for the different companies:—

*Balances in favour.*—Alliance, \$50,818; Commercial Union, \$59,486; Employers' Liability, \$75,979; General Accident, \$57,584; Guardian, \$89,877; Law Union and Rock, \$28,388; Liverpool and London and Globe, \$147,188; London Guarantee and Accident, \$16,880; London and Lancashire, \$116,097; London Assurance, \$65,118; North British and Mercantile, \$131,942; Norwich Union, \$81,553; Ocean Accident and Guarantee, \$6,685; Phoenix of London, \$197,552; Provincial, \$7,188; Royal, \$237,638; Royal Exchange, \$93,251; Scottish Union and National, \$62,118; Sun, \$52,038; Yorkshire, \$66,346; Total balance in favour, \$1,643,726.

*Adverse balances.*—Atlas, \$7,608; British Dominions, \$10,416; Caledonian, \$6,003; Northern, \$49,401; Palatine, \$13,402; Union Assurance, \$1,194. Total, \$88,024. Net balance in favour, \$1,555,702.

For every \$100 of premiums received there was spent on the average \$55.45 in payment of losses, and \$33.67 for general expenses.

In 1915 the loss rate was \$50.62, and the general expenses \$33.09, for every \$100 of premiums received.

For the fire business the rate of premium was \$10.756 per \$1,000 of risks taken as against \$11.688 in 1915.

Hence these companies have transacted a larger volume of business than in 1915 at a lower rate of premium, a higher rate of expense and at a higher rate of fire losses.

Collecting the result for the forty-two years from 1875 to 1916, as regards the receipts for premiums and the expenditure of the British companies, we find:

Paid for losses (1875-1916).....	\$ 157,723,463
Paid for general expenses.....	75,269,516
Total payments.....	\$ 232,992,979
Received for premiums.....	259,232,276
Excess of receipts over expenditure..	\$ 26,239,297

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It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year, when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of \$341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1899, when it amounted to \$5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million dollars. To this is due the large deficit of that year, \$1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to \$3,664,504, which sum had been still further reduced to \$3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to \$7,123,044 at the end of 1903, but it was again reduced by the unfavourable experience of 1904 to \$3,969,472. During the past twelve years the favourable balance has been largely increased and now amounts to \$26,239,297.

Year.	Balance.	Year.	Total Balance.
	\$		\$
1875....	+ 51,765		
1876....	+ 89,015	1875 to 1876	+ 140,780
1877....	- 4,210,951	1875 to 1877	- 4,070,171
1878....	+ 676,548	1875 to 1878	- 3,393,713
1879....	+ 210,430	1875 to 1879	- 3,183,283
1880....	+ 727,389	1875 to 1880	- 2,455,894
1881....	+ 161,162	1875 to 1881	- 2,294,732
1882....	+ 481,511	1875 to 1882	- 1,813,221
1883....	+ 439,797	1875 to 1883	- 1,373,424
1884....	+ 443,919	1875 to 1884	- 929,505
1885....	+ 674,984	1875 to 1885	- 254,521
1886....	+ 237,216	1875 to 1886	- 17,305
1887....	+ 359,243	1875 to 1887	+ 341,938
1888....	+ 752,956	1875 to 1888	+ 1,094,894
1889....	+ 918,128	1875 to 1889	+ 2,012,022
1890....	+ 712,981	1875 to 1890	+ 2,726,003
1891....	+ 470,014	1875 to 1891	+ 3,196,017
1892....	+ 452,941	1875 to 1892	+ 3,648,958
1893....	- 205,430	1875 to 1893	+ 3,443,528
1894....	+ 172,105	1875 to 1894	+ 3,615,633
1895....	+ 39,223	1875 to 1895	+ 3,654,856
1896....	+ 709,118	1875 to 1896	+ 4,363,974
1897....	+ 356,290	1875 to 1897	+ 4,720,264
1898....	+ 140,610	1875 to 1898	+ 4,860,874
1899....	+ 169,106	1875 to 1899	+ 5,029,980
1900....	- 1,365,476	1875 to 1900	+ 3,664,504
1901....	- 151,868	1875 to 1901	+ 3,512,636
1902....	+ 2,247,890	1875 to 1902	+ 5,760,526
1903....	+ 1,362,518	1875 to 1903	+ 7,123,044
1904....	- 3,153,572	1875 to 1904	+ 3,969,472
1905....	+ 2,546,435	1875 to 1905	+ 6,515,907
1906....	+ 2,297,761	1875 to 1906	+ 8,813,668
1907....	+ 1,539,204	1875 to 1907	+ 10,352,872
1908....	+ 1,274,213	1875 to 1908	+ 11,627,090
1909....	+ 1,899,516	1875 to 1909	+ 13,526,606
1910....	+ 1,659,285	1875 to 1910	+ 15,185,891
1911....	+ 1,662,507	1875 to 1911	+ 16,848,398
1912....	+ 2,008,149	1875 to 1912	+ 18,856,547
1913....	+ 2,052,171	1875 to 1913	+ 20,908,718
1914....	+ 1,538,094	1875 to 1914	+ 22,466,812
1915....	+ 2,216,783	1875 to 1915	+ 24,683,595
1916....	+ 1,555,702	1875 to 1916	+ 26,239,297

+Favorable. -Adverse.

## SESSIONAL PAPER No. 8

## UNITED STATES AND OTHER FIRE COMPANIES.

The total cash receipts for fire premiums were \$8,671,173, being an increase of \$364,778 as compared with the previous year; the payments for fire losses were \$4,589,096, being less by \$57,626 than for 1915, and the general expenses, \$3,004,448, being \$125,606 greater than for 1915, thus showing a balance of \$1,077,629 favourable to the companies. In the previous year there was a favourable balance of \$1,080,831.

These companies have therefore transacted a larger volume of business at a higher rate of expense and a lower loss rate than in 1915.

Paid for losses.....	\$ 4,589,096
Paid for general expenses.....	3,004,448
Total.....	\$ 7,593,544
Received for premiums.....	8,671,173
Balance in favour of companies.....	\$ 1,077,629

The following details give the balances for the different companies:—

*Balances in favour.*—*Ætna*, \$61,749; *American*, \$21,231; *American Lloyds* \$4,072; *California*, \$8,011; *Connecticut*, \$12,248; *Continental*, \$63,592; *Equitable*, \$7,418; *Fidelity-Phenix*, \$33,742; *Fireman's Fund*, \$35,791; *Firemen's*, \$18,168; *German-American*, \$9,318; *Glens Falls*, \$13,315; *Globe and Rutgers*, \$60,173; *Hartford*, \$234,710; *Home*, \$142,843; *Insurance Company of North America*, \$86,804; *Millers National*, \$7,866; *National-Ben Franklin*, \$12,668; *National of Hartford*, \$90,744; *National Union*, \$12,246; *Nationale of Paris*, \$8,595; *Northwestern National*, \$3,453; *Phenix of Paris*, \$8,735; *Phoenix of Hartford*, \$32,947; *Providence Washington*, \$4,910; *Queen of America*, \$64,469; *Springfield*, \$40,316; *St. Paul*, \$17,463; *L'Union of Paris*, \$223; *Westchester*, \$30,285. Total, \$1,148,105.

*Adverse balances.*—*American Central*, \$2,299; *Générales of Paris*, \$25,985; *Insurance Co. of State of Pennsylvania*, \$8,209; *Niagara*, \$10,079; *Stuyvesant*, \$23,904. Total, \$70,476. Net balance in favour, \$1,077,629.

For every \$100 of premiums received there was spent on the average, \$52.92 in payment of losses, and \$34.65 for general expenses.

In 1915 the loss rate was \$55.94, and the general expenses, \$31.05, for every \$100 of premiums received.

For the fire business the rate of premiums was \$10.426 per \$1,000 of risks taken as against \$10.810 in 1915.

Hence these companies have transacted a larger volume of business than in 1915 at a lower rate of premium, a lower rate of fire losses and at a higher rate of expense.

The results of the total business of these companies, from 1875 to 1916 inclusive, are as follows:—

Paid for losses (1875-1916).....	\$ 48,528,979
Paid for general expenses.....	25,012,226
Total payments.....	\$ 73,541,205
Received for premiums.....	86,649,038
Excess of receipts over expenditure.....	\$ 13,107,833

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The table given below shows the result of the business of each year from 1875 to 1916 inclusive, and the total results from year to year during the same period.

Year,	Balance. for year.	Year. Inclusive.	Balance.
	\$	\$	\$
1875.....	+ 58,841		
1876.....	+ 97,919	1875 to 1876	+ 156,760
1877.....	- 396,468	1875 to 1877	- 239,708
1878.....	+ 47,399	1875 to 1878	- 192,309
1879.....	+ 32,894	1875 to 1879	- 159,415
1880.....	- 56,316	1875 to 1880	- 103,099
1881.....	+ 53,747	1875 to 1881	- 49,352
1882.....	+ 62,244	1875 to 1882	+ 12,892
1883.....	+ 102,133	1875 to 1883	+ 115,027
1884.....	+ 91,136	1875 to 1884	+ 206,163
1885.....	+ 100,784	1875 to 1885	+ 306,947
1886.....	+ 91,096	1875 to 1886	+ 398,043
1887.....	- 49	1875 to 1887	+ 397,994
1888.....	+ 102,288	1875 to 1888	+ 500,282
1889.....	+ 97,488	1875 to 1889	+ 597,770
1890.....	+ 54,404	1875 to 1890	+ 652,174
1891.....	+ 72,378	1875 to 1891	+ 724,552
1892.....	- 16,487	1875 to 1892	+ 708,065
1893.....	- 42,205	1875 to 1893	+ 665,860
1894.....	+ 7,892	1875 to 1894	+ 673,252
1895.....	+ 53,047	1875 to 1895	+ 620,205
1896.....	+ 96,621	1875 to 1896	+ 716,826
1897.....	+ 51,695	1875 to 1897	+ 768,521
1898.....	+ 91,807	1875 to 1898	+ 860,328
1899.....	+ 100,740	1875 to 1899	+ 961,068
1900.....	- 385,296	1875 to 1900	+ 575,772
1901.....	+ 80,198	1875 to 1901	+ 655,970
1902.....	+ 586,257	1875 to 1902	+ 1,242,227
1903.....	+ 447,673	1875 to 1903	+ 1,698,900
1904.....	- 785,843	1875 to 1904	+ 904,057
1905.....	+ 993,349	1875 to 1905	+ 1,897,406
1906.....	+ 944,152	1875 to 1906	+ 2,841,558
1907.....	+ 701,798	1875 to 1907	+ 3,543,356
1908.....	+ 531,618	1875 to 1908	+ 4,074,974
1909.....	+ 888,028	1875 to 1909	+ 4,963,002
1910.....	+ 718,706	1875 to 1910	+ 5,681,708
1911.....	+ 1,118,451	1875 to 1911	+ 6,800,159
1912.....	+ 1,278,646	1875 to 1912	+ 8,078,805
1913.....	+ 1,238,776	1875 to 1913	+ 9,307,581
1914.....	+ 1,641,792	1875 to 1914	+ 10,949,373
1915.....	+ 1,080,831	1875 to 1915	+ 12,030,204
1916.....	+ 1,077,629	1875 to 1916	+ 13,107,833

+ Favourable. - Adverse.

## CANADIAN COMPANIES.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their marine business and business in other branches, must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

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The following table gives the distribution of fire business between Canada and elsewhere, for the ten companies which transacted business outside of Canada during the year, and shows that the loss rate for the home business was, on the whole, more favourable to the companies than that for the foreign business.

## FIRE INSURANCE.

Companies.	IN CANADA.				IN OTHER COUNTRIES.			
	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premium received.	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premium received.
	\$	\$	\$		\$	\$	\$	
Acadia.....	17,437,231	110,968	83,954	75.66	270,000	2,572	921	35.81
British America...	107,750,412	679,118	307,959	45.35	308,317,167	1,270,141	819,083	64.49
Canada Accident..	3,701,149	5,546	5,133	92.55	61,649	622	None	.....
Canadian.....	29,073,087	273,449	98,389	35.98	1,512,160	15,600	3,871	24.81
London Mutual....	70,707,648	397,458	279,365	70.29	None	67	None	.....
Mount Royal.....	59,986,872	381,590	182,855	47.92	749,825	3,165	122	3.85
North West.....	14,204,920	125,923	94,041	74.68	400,633	4,077	325	7.97
Occidental.....	16,489,699	127,632	54,518	42.71	None	2,097	None	.....
Pacific Coast.....	11,781,872	90,661	29,815	32.89	8,761,299	25,111	24,559	97.80
Western.....	166,381,652	846,619	339,287	40.08	497,204,011	1,476,419	784,005	53.10
	497,514,542	3,038,964	1,475,316	48.55	817,276,744	2,799,871	1,632,886	58.32

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The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies during the years 1878 to 1916 inclusive, a perusal of which will show that, taken over the whole period, the Canadian business shows a more favourable loss rate than the business transacted in other countries.

Year.	IN CANADA.			IN OTHER COUNTRIES.		
	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.
	\$	\$		\$	\$	
1878.....	591,495	241,545	40.84	1,251,923	737,430	58.90
1879.....	552,090	287,729	52.12	1,309,902	923,242	70.48
1880.....	459,653	219,954	47.85	1,377,310	885,293	64.28
1881.....	428,795	304,488	71.01	1,439,085	1,085,846	75.45
1882.....	543,126	334,000	61.50	1,413,989	1,137,399	80.44
1883.....	606,557	436,800	72.01	1,483,941	1,136,380	76.58
1884.....	550,188	376,969	68.52	1,401,051	1,122,882	80.15
1885.....	983,555	518,633	52.73	1,485,078	1,051,090	70.78
1886.....	996,562	655,534	65.78	1,499,840	1,049,575	69.98
1887.....	1,002,817	661,682	65.98	1,496,712	1,037,123	69.29
1888.....	1,002,109	655,191	65.38	1,453,410	1,008,509	69.39
1889.....	1,014,314	586,164	57.79	1,527,909	1,012,624	66.28
1890.....	1,018,226	604,846	59.40	1,584,879	910,511	57.45
1891.....	1,102,237	780,862	70.84	1,662,538	1,165,583	70.11
1892.....	629,708	485,446	77.09	1,907,652	1,191,545	62.46
1893.....	621,135	427,349	68.80	2,356,413	1,560,392	66.23
1894.....	626,768	423,777	67.61	2,303,219	1,442,596	62.63
1895.....	755,416	499,472	66.59	2,566,990	1,462,849	56.99
1896.....	782,956	460,236	58.78	2,487,459	1,446,314	58.14
1897.....	724,775	529,597	72.97	2,399,542	1,263,368	52.68
1898.....	783,326	392,821	50.15	2,260,724	1,464,544	64.78
1899.....	836,601	462,726	55.31	2,264,577	1,568,496	69.25
1900.....	689,956	658,405	95.43	2,504,896	1,969,862	70.23
1901.....	1,133,478	702,125	61.94	3,321,478	2,142,811	64.51
1902.....	1,291,216	519,990	40.27	3,464,786	2,119,685	61.18
1903.....	1,700,838	884,899	52.03	3,876,273	2,089,753	53.91
1904.....	2,184,021	1,994,982	91.34	4,400,112	3,204,318	72.82
1905.....	2,611,899	1,277,772	48.92	3,911,739	2,307,655	58.99
1906.....	2,657,701	1,414,455	53.22	4,452,074	4,163,837	93.53
1907.....	2,857,021	1,467,983	51.38	4,105,581	3,124,813	76.11
1908.....	3,219,443	2,323,829	72.18	2,964,411	2,185,538	73.73
1909.....	2,765,637	1,596,907	57.74	3,397,859	1,763,232	51.89
1910.....	3,037,675	1,754,359	57.75	3,141,709	1,714,812	54.58
1911.....	3,204,241	1,755,348	54.78	3,243,157	2,149,515	64.30
1912.....	3,133,661	1,662,120	53.04	3,467,975	2,039,201	58.80
1913.....	3,285,887	1,978,284	60.26	2,856,233	1,829,175	56.56
1914.....	2,989,211	1,797,561	60.13	3,129,204	2,112,379	67.51
1915.....	2,938,210	1,668,798	56.80	3,011,851	1,750,132	58.11
1916.....	3,038,964	1,475,316	48.55	2,799,871	1,632,886	58.32
Totals.....	59,382,468	35,278,954	59.41	97,383,642	63,963,395	65.68

The assets of the twenty-five Canadian companies doing fire business amounted at the end of the year to \$21,178,244, covering a total amount of insurance of all kinds of \$1,451,758,784, being at the rate of \$14.59 for every \$1,000 of insurance in force; they have also subscribed capital not paid up, amounting to \$5,305,963, making a total security of \$18.24 for every \$1,000

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insured. The liabilities of the same companies amounted to \$9,576,803, made up as follows:—

Unsettled losses.....	\$ 1,832,805
Unearned premiums.....	5,960,745
Sundry.....	1,783,253
	<hr/>
	\$ 9,576,803

The unearned premiums are here taken at 80 per cent of the *pro rata* portions of the gross premiums for the time unexpired in the cases of fire and inland marine insurance, and 80 per cent of the whole premiums in the case of a current ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the subscribed capital not paid, amounts to \$11,601,441.

The capital stock of these companies paid in cash amounts to \$9,706,337.

The following table gives the condition at the end of 1916 of all the Canadian stock companies in reference to the surplus on account of policyholders.

CANADIAN FIRE INSURANCE COMPANIES, DECEMBER 31, 1916.

Company.	Subscribed Capital.	Amount paid upon Capital stock.	Excess of Assets over Liabilities excluding Capital stock.	Subscribed. Capital unpaid.
	\$	\$	\$	\$
Acadia Fire.....	400,000	400,000	496,959	None.
Beaver Fire.....	300,500	150,250	194,087	150,250
British America.....	1,400,000	1,399,030	734,619	970
British Colonial.....	1,000,000	219,805	130,926	780,195
British Northwestern.....	594,400	242,162	260,525	352,238
Canada Accident.....	500,000	43,320	370,286	456,680
Canada National.....	2,050,400	1,708,161	1,866,589	342,239
Canadian Fire.....	500,000	500,000	1,121,459	None.
Dominion Fire.....	265,400	209,630	144,267	55,770
Dominion of Canada.....	244,400	244,400	509,195	None.
Factories.....	160,000	41,500	40,416	118,500
Hamilton Fire.....	172,900	34,660	82,746	138,246
Hudson Bay.....	872,400	230,850	147,816	641,550
Imperial Underwriters.....	457,400	110,475	179,208	346,925
Liverpool Manitoba.....	500,000	175,000	561,683	325,000
London Mutual.....	100,000	17,500	127,404	82,500
Mercantile Fire.....	250,000	80,000	294,273	200,000
Mount Royal.....	250,000	250,000	656,138	None.
North Empire.....	687,900	207,783	160,770	480,117
North West.....	250,000	100,000	193,251	150,000
Occidental.....	500,000	174,763	295,543	325,237
Pacific Coast.....	831,600	587,422	772,515	244,178
Quebec.....	225,000	125,000	504,306	100,000
Western.....	2,500,000	2,484,626	1,736,460	15,374
Totals.....	15,012,300	9,706,337	11,581,441	5,305,963

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The following table shows the total gain or loss in the surplus to policyholders during the year in respect of each company, and shows also the various sources of this gain or loss. All contributions by shareholders, whether for capital or premium on capital, appear as gains in surplus, while forfeited stock and reduction of capital are disregarded.

In the first column there is tabulated the "Underwriting Profit." This is the excess of premiums earned over losses incurred and expenses incurred. The premiums *earned* are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there is an underwriting loss, which is tabulated in the sixth column.

In the second column there is tabulated the interest and rents earned. This is obtained in a manner similar to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the payments by shareholders are shown, and in the fourth column the gains from other sources. This latter column will include gain in market values of investments, decrease in unsecured unlicensed reinsurance reserve, etc.

The fifth column gives the total of the first three columns. In the sixth column is given the underwriting loss, and in the seventh the losses through other sources, such as bad or doubtful investments and other assets, loss in market value of investments, increase in unsecured unlicensed reinsurance reserve, etc. The eighth column shows the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference, between the fifth and the ninth gives the total net gain or loss in surplus, the minus sign denoting a loss.

The total net gain in surplus is \$152,238.60. As however, there was received from shareholders during the year \$180,102.54 as additional capital and \$67,145 as premium on capital, a total of \$247,247.54, it is seen that there has been a decrease in surplus of \$95,008.94 from sources other than the shareholders. In 1915 the gain in policyholders' surplus was \$1,030,753.58.

Thirteen companies show an underwriting profit, and the remaining twelve an underwriting loss, the net loss amounting to \$47,792.30. In 1915 the net underwriting gain was \$716,100.60. The dividends declared were \$396,713, which is less than the \$777,492.88 interest and rent earned upon the investments. The gains from miscellaneous sources were \$168,543.10 consisting chiefly of increase in the market value of investments. The losses from miscellaneous sources were \$596,539.62 due largely to the disallowance of bad assets, depreciation in the values of securities and the creation of investment reserve funds.

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## CANADIAN FIRE INSURANCE COMPANIES.

## STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1916.

Companies.	Under-writing Profit.	Interest and rent Earned.	Received from Shareholders.	Gains from other Sources.	Total Gains.	Under-writing Loss.	Loss from other sources.	Dividend Declared.	Total Losses.	Balance Total net Gains.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Acadia.....	31,233 85	12,890 24	15,025 00	754 89	31,988 74	5,740 45	17,735 10	24,000 00	47,475 55	15,486 81
Beaver.....	13,067 27	12,890 24	15,025 00	1,583 57	42,556 08	.....	129 82	7,287 10	7,416 92	35,139 16
British America.....	10,811 91	10,811 91	927 50	10,428 97	89,478 28	139,114 76	.....	19,250 00	158,384 76	83,880 48
British Colonial.....	10,811 91	10,811 91	927 50	8,524 72	20,264 13	21,803 45	.....	.....	21,803 45	1,599 32
British Northwestern.....	13,537 61	13,537 61	4,189 00	1,298 04	19,012 65	2,789 51	.....	.....	2,789 51	16,223 14
Canada Accident.....	24,748 86	24,748 86	.....	8,139 77	32,888 63	31,640 96	5,810 93	.....	37,451 89	4,563 26
Canada National.....	150,376 78	150,376 78	150,332 64	3,292 64	300,709 42	43,070 26	88,730 00	99,235 90	231,029 16	60,683 26
Canadian.....	69,215 07	69,984 21	.....	47,810 23	132,431 92	450 28	54,545 90	50,000 00	50,545 90	81,436 02
Canadian Lombardian &.....	5,078 52	1,250 00	1,250 00	.....	49,060 23	.....	26,941 47	.....	27,391 75	21,688 48
Dominion of Canada Guarantee and Accident.....	21,476 31	31,097 06	.....	7,929 19	60,502 50	.....	82 93	24,440 00	24,522 93	35,979 63
Factories Insurance Co.....	22,908 89	4,253 30	60,000 00	11,762 51	38,954 70	.....	58,560 00	.....	58,560 00	19,513 30
Hamilton.....	.....	7,513 46	.....	60,438 61	60,438 61	13,701 13	.....	.....	13,701 13	55,737 48
Hudson Bay.....	.....	14,462 93	3,365 00	1,390 68	12,269 14	30,004 31	13,945 27	.....	43,949 58	31,650 44
Imperial Underwriters.....	17,487 47	33,187 33	.....	4,797 43	67,472 23	849 87	6,746 29	24,000 00	6,396 16	7,866 79
Liverpool Manitoba.....	1,263 50	9,801 82	.....	7,750 00	18,815 32	.....	32,682 49	.....	30,762 42	26,769 81
London Mutual.....	3,456 73	54,628 59	.....	19,284 04	19,284 04	.....	12,273 47	.....	24,773 47	13,897 17
Montreal.....	53,491 06	14,263 36	4,623 40	36,838 43	147,928 08	.....	81,310 22	12,500 00	81,310 22	4,439 43
Mount Royal.....	.....	15,730 30	.....	2,815 49	21,702 25	48,074 74	31,626 25	25,000 00	106,310 22	41,617 86
North Empire.....	6,091 54	17,927 77	1,535 00	1,761 47	17,491 83	14,244 60	.....	6,000 00	79,700 99	57,998 74
North West.....	2,011 80	21,550 09	.....	1,305 13	25,324 44	.....	377 73	.....	29,244 00	2,762 77
Occidental.....	11,080 41	22,472 57	.....	857 00	34,152 98	.....	134,892 74	.....	134,892 74	108,938 85
Pacific Coast.....	76,493 45	118,942 78	.....	.....	35,156 14	.....	20,306 97	.....	20,306 97	13,846 01
Quebec.....	.....	.....	.....	.....	195,436 23	.....	55,166 14	105,000 00	160,166 14	35,270 09
Western.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	303,752 02	777,492 88	247,247 54	108,543 10	1,497,035 54	351,544 32	596,539 62	396,713 00	1,344,796 94	152,232 60

\*Including \$400 premium on capital stock. †Special contribution to surplus by shareholders. ‡Including \$545 premium on capital stock.

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Including the whole business of the mixed companies, outside as well as within the Dominion, it appears that the Canadian companies have received during the year 1916 a total cash income of \$11,965,189.01, which is made up as follows:—

	1916.	The same in 1915.	The same in 1914.	The same in 1913.	The same in 1912.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Interest and dividends.....	739,598 70	672,405 80	640,459 29	653,599 51	568,328 81
Premiums.....	11,146,958 31	10,008,556 78	9,122,882 20	9,167,899 59	9,644,234 81
Sundry.....	78,632 00	59,795 55	15,256 69	176,558 37	185,991 35
Totals.....	11,965,189 01	10,740,758 13	9,778,598 18	9,996,057 47	10,398,554 97

In the same way the cash expenditure during 1916 has been \$11,039,037.48 distributed among:—

	1916.	The same in 1915.	The same in 1914.	The same in 1913.	The same in 1912.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Losses paid.....	6,560,437 95	5,947,653 58	5,729,042 86	5,786,981 58	5,552,013 37
General expenses.....	4,040,279 91	3,701,268 00	3,639,927 00	3,676,506 81	3,907,664 69
Dividends to stockholders....	438,319 62	510,429 13	329,588 53	481,899 58	447,536 79
Totals.....	11,039,037 48	10,159,350 71	9,698,558 39	9,945,387 97	9,907,214 85

Thus it appears that for every \$100 of income there has been spent \$92.26, namely: for losses, \$54.83; for general expenses, \$33.77, and for dividends to stockholders, \$3.66. Hence, also, for every \$100 of premiums received there has been paid out \$99.03, namely: \$58.85 for losses, \$36.25 for expenses, and \$3.93 for dividends to stockholders.

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The total cash income received by the Canadian companies during the forty-two years from 1875 to 1916, inclusive, is \$242,448,452.46. The respective amounts for the several years, and the distribution thereof under proper headings, are shown in the subjoined table:—

## CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 to 1916.

Year.	Premiums.	Interest and dividends.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875.....	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876.....	4,125,722 37	244,001 25	7,186 08	4,376,909 70
1877.....	3,512,673 47	218,770 38	6,236 04	3,737,679 89
1878.....	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879.....	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880.....	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881.....	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882.....	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883.....	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884.....	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885.....	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886.....	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887.....	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888.....	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889.....	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890.....	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891.....	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892.....	3,579,893 51	117,770 41	83,291 41	3,780,955 33
1893.....	4,143,323 99	137,080 23	*205,621 62	4,488,025 84
1894.....	4,142,923 05	140,213 35	6,025 87	4,289,162 27
1895.....	4,408,191 57	139,458 16	6,773 90	4,554,423 63
1896.....	4,168,663 92	132,581 62	6,289 09	4,307,534 63
1897.....	4,007,110 65	128,385 56	6,386 91	4,141,883 12
1898.....	4,157,139 74	134,006 75	5,897 89	4,297,044 38
1899.....	4,430,792 71	128,389 00	5,379 62	4,564,561 33
1900.....	5,345,803 78	135,529 30	32,559 76	5,513,892 84
1901.....	6,286,942 01	164,488 52	17,709 71	6,469,140 24
1902.....	6,775,963 74	155,059 80	7,543 74	6,938,567 28
1903.....	7,428,254 20	182,595 86	10,095 40	7,620,945 46
1904.....	8,242,437 94	193,742 25	12,306 10	8,448,486 29
1905.....	8,123,337 03	216,367 41	12,250 08	8,351,954 52
1906.....	8,663,876 20	244,284 68	†470,731 12	9,378,892 00
1907.....	8,592,041 45	269,918 89	59,425 71	8,921,386 05
1908.....	7,506,568 66	301,209 15	77,726 33	7,885,504 14
1909.....	7,751,727 44	323,309 70	60,092 07	8,135,129 21
1910.....	8,538,778 04	369,724 69	77,066 17	8,985,568 90
1911.....	9,084,302 71	438,216 68	381,486 17	9,904,005 56
1912.....	9,644,234 81	568,328 81	185,991 35	10,398,554 97
1913.....	9,167,899 59	653,599 51	176,558 37	9,998,057 47
1914.....	9,122,882 20	640,459 29	15,256 69	9,778,598 18
1915.....	10,008,556 78	672,405 80	59,795 55	10,740,758 13
1916.....	11,146,958 31	739,598 70	78,632 00	11,965,189 01
Totals.....	230,121,804 44	9,982,545 28	2,344,102 74	242,448,452 46

\*Of this amount \$197,500 was premium upon the new stock issued by the British America and the Western.

†Of this amount, \$387,500 was premium upon new stock issued by the British America and the Western.

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The expenditure of the same companies during the same period of forty-two years amounted in the aggregate to the sum of \$241,164,653.92, thus showing an excess of income over expenditure to the amount of \$1,283,798.54. The amount expended in the respective years, and their distribution under proper headings, are given in the following table:—

## EXPENDITURE FOR THE YEARS 1875 to 1916.

Year.	Losses paid.	General Expenses.	Dividends to Shareholders.	Total Expenditure.	Excess of income over Expenditure. — The Reserve.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875.....	1,694,885 99	985,926 28	159,608 88	2,840,421 15	e 627,577 67
1876.....	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	e 74,422 70
1877.....	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	d 1,178,084 36
1878.....	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	d 4,408 78
1879.....	1,966,854 83	938,436 79	159,253 74	3,064,545 36	d 5,276 02
1880.....	2,236,943 54	889,409 73	164,650 50	3,291,003 77	e 116,485 07
1881.....	2,898,043 45	901,679 10	145,137 85	3,944,862 40	d 612,842 23
1882.....	2,294,212 90	917,326 03	110,813 47	3,322,552 40	d 134,155 01
1883.....	2,291,429 02	925,970 41	110,480 00	3,327,879 43	d 159,369 01
1884.....	2,165,708 63	871,037 06	102,675 50	3,139,421 19	d 14,459 84
1885.....	1,985,256 67	917,879 59	99,896 73	3,003,032 99	e 209,544 44
1886.....	2,128,942 82	926,299 50	114,809 02	3,170,051 34	e 60,022 96
1887.....	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	d 72,611 52
1888.....	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	d 2,897 14
1889.....	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	e 63,626 33
1890.....	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	e 248,284 64
1891.....	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	d 199,476 88
1892.....	2,454,821 50	1,440,994 51	128,372 23	4,024,188 54	d 243,233 21
1893.....	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	e 61,993 82
1894.....	2,749,953 44	1,389,355 12	157,025 56	4,296,334 12	d 7,171 85
1895.....	2,986,323 54	1,451,684 01	162,167 80	4,600,174 85	d 45,751 22
1896.....	2,777,327 97	1,417,637 39	162,610 10	4,357,575 46	d 50,040 83
1897.....	2,529,432 31	1,402,470 67	162,438 28	4,094,341 26	e 47,541 86
1898.....	2,700,774 91	1,394,742 19	164,092 45	4,259,609 55	e 37,434 83
1899.....	3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	d 190,645 96
1900.....	3,828,359 85	1,921,904 32	159,674 98	5,909,939 15	d 396,046 31
1901.....	4,065,778 01	2,032,419 20	205,964 19	6,304,161 40	e 164,978 84
1902.....	3,987,114 25	2,276,809 16	214,175 08	6,478,098 49	e 460,468 79
1903.....	4,315,004 63	2,512,276 00	207,331 00	7,034,611 63	e 586,333 83
1904.....	6,706,551 96	2,809,501 20	151,604 22	9,667,657 38	d 1,119,171 09
1905.....	4,734,320 62	2,799,520 15	286,186 43	7,820,027 20	e 533,927 32
1906.....	6,693,036 95	2,981,601 05	279,202 53	9,953,840 53	d 574,948 53
1907.....	5,786,024 20	3,152,540 95	94,649 99	9,033,215 14	d 111,829 09
1908.....	5,471,015 65	2,785,940 01	119,337 41	8,376,293 07	d 490,788 93
1909.....	4,412,541 61	2,941,149 99	339,000 65	7,692,692 25	e 442,436 96
1910.....	4,974,826 76	3,231,393 38	362,959 04	8,569,179 18	e 416,389 72
1911.....	5,298,977 25	3,566,678 53	424,421 57	9,290,077 35	e 613,928 21
1912.....	5,552,013 37	3,907,664 69	447,636 79	9,907,314 85	e 491,040 12
1913.....	5,786,981 58	3,676,506 81	481,899 58	9,945,387 97	e 52,669 50
1914.....	5,729,042 86	3,639,927 00	329,588 53	9,698,558 39	e 80,039 79
1915.....	5,947,653 58	3,701,268 00	510,429 13	10,159,350 71	e 581,407 42
1916.....	6,560,437 95	4,040,279 91	438,319 62	11,039,037 48	e 926,151 53
Totals..	151,892,443 78	80,697,806 22	8,574,403 92	241,164,653 92	e 1,283,798 54

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## CANADIAN FIRE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian fire insurance companies carried on business outside Canada in the several countries, states, etc., set opposite their respective names, viz:—

Acadia Fire Insurance Company.....	Newfoundland.
British America Assurance Company.....	United States, Mexico, Porto Rico, Honolulu, Continent of Europe, Batavia, Japan, Macassar (East Indies), Philippines, Java, Egypt, India, Burmah, Ceylon, China, Hong Kong, Antigua and Bermuda.
Canada Accident Assurance Company.....	United States.
Canadian Fire Insurance Company.....	Newfoundland.
London Mutual Fire Insurance Company of Canada....	Newfoundland.
Mercantile Fire Insurance Company.....	India.
Mount Royal Assurance Company.....	United States.
North West Fire Insurance Company.....	Newfoundland and India.
Pacific Coast Fire Insurance Company.....	Great Britain.
Western Assurance Company.....	British West Indies and the United States, except New Mexico and Vermont. The Company has also a branch office in London, England, through which business is transacted in Great Britain and the British possessions in the far east and in Africa, as well as at some points on the Continents of Europe and Australia.

## COMPANIES OTHER THAN FIRE OR LIFE.

Insurance business other than fire or life was carried on in Canada during the past year by eighty companies: 27 Canadian, 15 British and 38 United States companies. Forty-one of these companies likewise transacted fire insurance, and one transacted life insurance.

In addition to these eighty companies, there were five fraternal orders or societies which carried on sickness insurance and also life insurance.

## CANADIAN COMPANIES.

Of these twenty-seven Canadian companies which carried on business other than fire or life nineteen transacted miscellaneous classes of business only. Of these nine, transacted sickness insurance; eight accident insurance; four, combined accident and sickness; six plate glass insurance; seven guarantee insurance; eight automobile insurance; two steam boiler insurance; three, burglary insurance; one, tornado insurance; two, hail insurance; one, live stock insurance; and one, title insurance.

At the end of the year the assets of these nineteen companies amounted to \$6,845,743.61.

Their total liabilities amounted to \$1,883,844.23 made up as follows:—

Unsettled losses.....	\$ 581,233 87
Reserve of unearned premiums.....	1,008,415 70
Sundry.....	294,194 66
	<hr/>
	\$ 1,883,844 23

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The excess of assets over liabilities was \$4,961,899.38. The capital stock paid up in cash was \$2,556,928.91. There was thus a surplus over all liabilities and capital stock of \$2,404,970.47, being a decrease in surplus over the preceding year 1915 of \$395,816.23.

The following table shows the total gain or loss in policyholders' surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the "Underwriting Profit". This is the excess of premiums earned over losses incurred and expenses incurred. The premiums earned are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year, and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the sixth column.

In the second column is tabulated the interest and rent earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column is tabulated the amount received from shareholders during the year.

In the fourth column the gains from other sources are tabulated. This will include gain in market value of investments, etc.

The fifth column gives the totals of the first four columns.

In the sixth is given the underwriting loss, and in the seventh the losses through other sources, such as losses on investments, loss in market value of investments, etc. In the eighth column are tabulated the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference between the fifth and the ninth, gives the total net gain or loss in policyholders' surplus, the minus sign denoting a loss.

The total net loss in surplus was \$55,250.24. Thirteen companies made a gain and six companies showed a loss.

The dividends declared amounted to \$275,751.20, which is greater than the interest and rent earned upon investments. The total net underwriting loss was \$129,097.96, as against a gain of \$90,456.93 in 1915.

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## CANADIAN COMPANIES OTHER THAN FIRE OR LIFE.

## STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1916.

Company.	Under- writing profit.	Interest and rent earned.	Received from share- holders.	Gains from other sources.	Total gains.	Under- writing loss.	Losses through other sources.	Dividends declared.	Total losses.	Balance — Total net gains in policy- holders surplus.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	3,795 15	14,081 50		2,601 60	21,078 25					21,078 25
Canada Hall.....		4,168 33		11,921 50	16,089 83	41,544 93		3,000 00	44,544 93	25,435 10
Canada Weather.....		2,000 29	2,821 30	3,827 49	8,709 08	21,173 30			21,173 30	12,464 12
Canadian Surety.....	10,281 23	13,213 43		4,923 04	28,417 70			10,000 00	10,000 00	18,417 70
Casualty Co. of Canada.....		12,927 17	(a) 2,391 59	289 38	3,008 14	2,403 72	70 00		2,473 72	1,184 42
Chartered Trust and Executor.....		12,142 44	2,639 02	811 10	15,612 56		366 02	12,037 28	12,403 60	3,269 26
Dominion Gresham.....		7,227 19		10,934 45	18,161 64	4,199 55			4,199 55	13,962 09
General Accident of Canada.....	23,406 59	18,796 65			42,203 24		108 02	20,000 00	20,108 02	22,065 22
General Animals.....		2,703 99	2,725 00	1,332 50	6,761 49	8,509 00			8,509 00	1,747 51
Globe Indemnity Co.....		20,401 38		9,283 96	29,685 34	20,876 90			20,876 90	1,191 56
Guarantee Co. of North America.....	28,777 01	85,305 66		930 00	115,212 67		10,300 00	36,552 00	46,852 00	68,360 67
Guardian Accident and Guarantee.....		12,068 57		7,373 53	20,042 50	9,035 27			9,035 27	11,007 23
Imperial Guarantee and Accident.....	10,878 76	18,486 60		1,915 28	31,280 64		5,000 00	16,000 00	21,000 00	10,280 64
London Lancashire Guarantee and Accident.....		33,811 59			33,811 59	112,371 03	46 65	144,400 00	256,817 68	223,006 09
Merchants Casualty.....	26,721 91	7,552 75	1,000 00	2,759 46	38,034 12			9,408 78	9,408 78	28,625 34
Merchants' and Employers' Guar- antee and Accident.....		7,489 89	(b) 10,364 00	1,260 00	19,113 89	10,824 90	991 20	5,473 20	17,289 30	1,824 59
Moose, Grand Lodge of the Loyal Order of.....		98 76		10 00	108 76	419 79			419 79	311 03
North American Accident.....		11,226 20	(c) 2,500 00	6,176 73	19,902 92	269 71		8,879 94	9,149 65	10,753 27
Protective Association of Canada.....		2,149 77		357 33	2,507 10	1,330 61			1,330 61	1,176 49
Totals.....	103,860 65	275,312 16	21,460 91	66,707 74	470,341 46	232,958 61	16,881 89	275,751 20	525,691 70	55,250 24

(a) Including \$957.27 premium on capital stock.

(b) Including \$5,304.00 premium on capital stock.

(c) Including \$500.00 premium on capital stock.

## ACCIDENT INSURANCE, 1916.

Accident insurance may be subdivided into two classes, viz.: *Employers' Liability Insurance and Ordinary Accident*, which includes personal accident and accidental damage to personal property.

A number of companies have also issued a combined accident and sickness policy for which the premiums and claims are not separately shown.

The business of accident insurance was transacted by twenty-eight companies, viz.: twelve Canadian, eight United States, and eight, British.

## EMPLOYERS' LIABILITY.

Of the twenty-eight accident companies, twenty-one transacted employers' liability insurance, viz.: nine Canadian, eight British, and four United States companies.

The total premiums received for this class of risks was \$1,930,198 and the losses paid amounted to \$1,133,653, with unsettled claims outstanding to the amount of \$665,709.

An abstract will be found at page clxxxix.

## ACCIDENT.

The total premiums for this class of business were \$1,535,428. The claims paid amounted to the sum of \$624,449, and there were outstanding at the close of the year unsettled claims amounting to \$194,383.

An abstract will be found at page clxxxvi.

## COMBINED ACCIDENT AND SICKNESS.

The premiums received amounted to \$585,775 and the claims paid, to \$293,441. There were outstanding at the close of the year unsettled claims amounting to \$57,909.

An abstract will be found at page clxxxvii.

## AUTOMOBILE INSURANCE, 1916.

The business of automobile insurance (including fire risk) was transacted by twenty companies, of which two were Canadian, seven British and eleven United States companies. The premiums received amounted to \$341,944, and the claims paid, to \$137,774, with \$22,081 of claims outstanding.

An abstract will be found at page clxxxvii.

The business of automobile insurance (excluding fire risk) was transacted by twenty-four companies, viz.: ten Canadian, seven British, and seven United States companies. The premiums received amounted to \$567,559, and the claims \$167,319, with \$85,672 of claims outstanding.

An abstract will be found at page clxxxviii.

## BURGLARY INSURANCE, 1916.

This branch of insurance, which is transacted to a considerable extent in Great Britain, was introduced into Canada fourteen years ago. It is carried on by thirteen companies, five Canadian, four British, and four United States companies. The total premiums received amounted to \$118,673, and the losses paid, to \$15,347, with unsettled claims outstanding at the end of the year amounting to \$11,735.

An abstract will be found at page clxxxviii.

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## EXPLOSION INSURANCE, 1916.

Explosion insurance was transacted by one Canadian and one United States company. The premiums received during the year amounted to \$63,435 and no losses were incurred.

An abstract will be found at page clxxxix.

## GUARANTEE INSURANCE, 1916.

Guarantee business was transacted by eighteen companies, of which nine, are Canadian, four British and five United States companies.

The total premiums received were \$799,010, and the net amount paid for claims was \$156,377, with unsettled claims amounting to \$356,320 outstanding at the end of the year.

An abstract will be found at page exc.

The Canadian Surety Company, the Guarantee Company of North America and the London and Lancashire Guarantee and Accident Co. of Canada transacted business outside of the Dominion, which is not included in the above.

## HAIL INSURANCE, 1916.

This class of business is of comparatively recent development and the number of companies transacting it is rapidly increasing. During 1916, fifteen companies received premiums amounting to \$1,430,866 and paid losses amounting to \$1,602,081. Claims outstanding at the end of the year amounted to \$12,019.

An abstract of hail insurance will be found on page exci.

## INLAND TRANSPORTATION INSURANCE, 1916.

This class of business was transacted by eleven companies, one Canadian, four British, and six United States companies. Premiums received amounted to \$165,605, and claims paid to \$74,695. Claims outstanding amounted to \$2,456.

An abstract will be found on page exci.

## LIVE STOCK INSURANCE, 1916.

Live stock insurance was carried on by one Canadian and one British company. The premiums received during the year amounted to \$76,084, the losses paid \$51,825, with unsettled claims at the end of the year amounting to \$7,925.

An abstract will be found at page exci.

## PLATE GLASS INSURANCE, 1916.

The business of plate glass insurance was transacted by twenty-two companies, viz.: ten Canadian, six British, and six United States companies.

The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of

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insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were \$271,302, and the total losses paid were \$125,296, and there were outstanding at the end of the year unsettled claims amounting to \$15,134.

An abstract will be found at page xcii.

### SICKNESS INSURANCE, 1916.

The business of sickness insurance was carried on by twenty-three companies viz.: eleven Canadian, eight British, and four United States companies.

Premiums received amounted to \$744,132, and claims paid to \$415,831. Amount of unpaid claims at the end of the year was \$93,831.

In addition to the twenty-three companies above referred to, five fraternal societies, licensed by this department, viz., the Independent Order of Foresters, the Ancient Order of Foresters, the Canadian Order of the Woodmen of the World, the Catholic Mutual Benefit Association, and the Royal Guardians, pay sick benefits to such of their members as stipulate therefor in the application for membership. In the case of the Ancient Order of Foresters, these benefits are paid partly through the lodges and partly by the Subsidiary High Court. The premiums received in Canada for sickness and funeral risks by these fraternal societies amounted to \$365,669 and the claims paid amounted to \$304,999.

An abstract will be found at page xciii.

### SPRINKLER LEAKAGE INSURANCE, 1916.

Sprinkler leakage insurance was carried on by eight companies—three British and five United States companies. The premiums received during the year amounted to \$51,823, and the losses paid to \$25,753 with \$5,125 losses outstanding at the end of the year.

An abstract will be found at page xciii.

### STEAM BOILER INSURANCE, 1916.

This class of business was carried on by six companies—two Canadian and four United States companies. The total premiums received amounted to \$199,017, and the claims paid, to \$5,384, with \$997 unsettled claims outstanding at the end of the year.

An abstract will be found at page xciv.

### TITLE INSURANCE, 1916.

The Chartered Trust and Executor Company is licensed by this Department to transact the business of "Title insurance" as defined in the Company's Act of incorporation.

The total premiums received during the year amounted to \$50, and no losses were incurred.

An abstract will be found at page xciv.

### TORNADO INSURANCE, 1916.

Tornado insurance was carried on by fifteen companies—one Canadian, one British and thirteen United States companies, the total premiums received being \$48,564, and the losses paid, \$22,233, with \$1,864 unsettled losses at the end of the year.

An abstract of tornado insurance will be found on page xciv.

## SESSIONAL PAPER No. 8

## CLASSIFICATION OF LICENSED COMPANIES AND OF THEIR DEPOSITS.

At the present date (June 1, 1917), there are one hundred and eighty (180) companies under the supervision of this Department. The nature of the business transacted by them is as follows:—

Number of companies doing life insurance.....	59
“ “ life insurance, assessment plan... 3	3
“ “ fire insurance.....	86
“ “ accident insurance.....	24
“ “ combined accident and sickness..	6
“ “ guarantee insurance.....	18
“ “ steam boiler insurance.....	6
“ “ plate glass insurance.....	22
“ “ burglary insurance.....	13
“ “ registered mail, etc., insurance..	11
“ “ sickness insurance.....	28
“ “ title insurance.....	1
“ “ tornado insurance.....	15
“ “ live stock.....	2
“ “ hail insurance.....	15
“ “ automobile insurance (including fire risk).....	20
“ “ automobile insurance (excluding fire risk).....	24
“ “ sprinkler leakage.....	8
“ “ fly wheel, lightning, explosion, etc.....	5

The depositors for the protection of policyholders, held by the Honourable the Receiver General in trust for these companies, at May 1, 1917, amounted to \$96,832,110.27 in securities, as follows:—

Canadian government securities.....	\$12,761,314 34
Canadian provincial securities.....	10,453,201 69
British government securities.....	1,198,364 30
British colonial securities.....	1,625,407 18
United States bonds.....	210,000 00
New York State bonds.....	151,000 00
Massachusetts bonds.....	1,875,000 00
Rhode Island bonds.....	100,000 00
California State bonds.....	91,000 00
Japanese government bonds.....	35,971 33
Belgian government bonds.....	164,320 20
Montreal harbour bonds.....	170,000 00
Canadian municipal securities.....	54,957,227 59
Bank stock.....	20,000 00
Loan companies' debentures.....	1,214,599 97
Canadian railway securities, guaranteed.....	11,218,606 32
District of Columbia bonds.....	30,000 00
French rentes.....	556,097 35

Total.....\$96,832,110 27

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There was also deposited with Canadian trustees, in conformity with the Act, \$28,870,977.42 making a total of \$125,703,087.69 for the protection of policyholders, being an increase since last report of \$6,557,255.51.

The distribution of the total sum of \$125,703,087.69 held, as above mentioned for the protection of policyholders among the different classes, is as follows:—

Life.....	\$ 91,294,232 21
Fire.....	14,801,236 17
Fire and miscellaneous.....	15,922,885 33
Accident, guarantee, plate glass, etc.....	3,684,733 98
	<hr/>
	\$ 125,703,087 69

The total amount of premiums received in Canada for all forms of insurance, excluding life insurance, was \$ 37,078,986 of which \$8,602,131 was received by Canadian companies, and \$28,476,855 by British, United States and other companies. The following summary shows the distribution of the premiums to the various classes:—

#### PREMIUMS 1916 (EXCLUDING LIFE).

Fire.....	\$ 27,783,852
Automobile (including Fire Risk).....	341,944
Automobile (excluding Fire Risk).....	567,559
Personal Accident.....	1,535,428
Combined Accident and Sickness.....	585,775
Guarantee.....	799,010
Plate Glass.....	271,302
Steam Boiler.....	199,017
Burglary.....	118,673
Sickness (so far as separate return made).....	1,109,801
Inland Transportation.....	165,605
Employers' Liability.....	1,930,198
Sprinkler Leakage.....	51,823
Title.....	50
Live Stock.....	76,084
Hail.....	1,430,866
Explosion.....	63,435
Tornado.....	48,564
	<hr/>
Total.....	\$ 37,078,986

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Or dividing them according to the nationalities of the companies:—

	Canadian Companies.	British and Colonial Companies.	United States and other Companies.	Totals.
	\$	\$	\$	\$
Fire.....	4,817,876	14,294,803	8,671,173	27,783,852
Accident.....	737,334	467,456	330,638	1,535,428
Combined Accident and Sickness.....	468,216	.....	117,559	585,775
Automobile (including Fire Risk).....	6,646	103,610	231,688	341,944
Automobile (excluding Fire Risk).....	260,649	230,312	76,598	567,559
Burglary.....	50,746	145	67,782	118,673
Employers' Liability.....	634,409	1,080,593	215,196	1,930,198
Explosion.....	6,515	.....	56,920	63,435
Guarantee.....	235,866	238,265	324,879	799,010
Hail.....	322,457	.....	1,108,409	1,430,866
Inland Transportation.....	18,619	62,545	84,441	165,605
Live Stock.....	50,692	25,392	.....	76,084
Plate Glass.....	100,179	78,082	93,041	271,302
Sickness.....	768,313	185,294	156,194	1,109,801
Sprinkler Leakage.....	.....	1,076	50,747	51,823
Steam Boiler.....	122,807	.....	76,210	199,017
Title.....	50	.....	.....	50
Tornado.....	757	871	46,936	48,564
Totals.....	8,602,131	16,768,444	11,708,411	37,078,986

## RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF SECURITIES OFFERED FOR DEPOSIT BY INSURANCE COMPANIES, Etc., Etc.

The following extracts from Orders in Council, Minutes of the Treasury Board, etc. (all of which have been previously published), are here collected for convenience of reference:—

*Particulars of Securities offered for Deposit.*—All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz.:—

“Date, date of maturity, place of payment of principal, rate of interest,—how payable, i.e., yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.

“Also as regards municipalities whose bonds or debentures are offered:

“The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.

“The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration.” (T.B., Nov. 9, 1888.)

*Railway Debentures.*—“The Board are of opinion that they cannot accept as a deposit the bonds of any railway company, unless guaranteed directly or indirectly by the Canadian Government (T.B., Oct. 27, 1890), or by any province of Canada, or by the United Kingdom or any British Colony; or by the Government of any foreign country if the company depositing the same is incorporated in such foreign country.” (*Insurance Act, 1910, sec. 15.*)

*Loan Companies' Bonds.*—The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies' Association of the province of Ontario to have the debentures of loan companies accepted by the Government as deposits on behalf of insurance companies in which he reports that the said association is composed of incorporated loan companies or societies authorized to lend money on real estate in the province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees; that the loan companies which compose the said association may be divided into the following classes:—

I. Companies incorporated under the provisions of the statutes of the province of Canada, 9 Victoria, chap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, included in chapter 184 of the Revised Statutes of Ontario (1914), and commonly known as “The Loan and Trust Corporations Act.”

II. Companies incorporated under the “Canada Joint Stock Companies' Act, 1877,” now known as “The Companies Act,” being chapter 79 of the Revised Statutes of Canada (1906).

III. Companies incorporated under special Acts of the Legislature of the province of Canada or of the Parliament of the Dominion of Canada.

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IV. Companies incorporated under the "Ontario Joint Stock Companies" Letters Patent Act, 1874,' being now chapter 187 of Revised Statutes of Ontario, 1914, commonly known as "The Ontario Companies Act."

V. Companies incorporated under the English Companies' Act, and licensed to transact business in Canada under 37 Victoria, chapter 49 (now Part IV of "The Companies Act," chapter 79 of the Revised Statutes of Canada).

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, direct that the debentures and debenture stock of such companies, belonging to the said association, as meet the requirements hereinafter set forth, may be accepted as deposits on behalf of the insurance companies, at such rate as the Treasury Board may see fit to place upon them not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent of the par value thereof when the market value is at least equal to such par value or 90 per cent of the market value when the market value is less than the par value.

*(The rate of acceptance has since been changed to 95 per cent of the market value at the time of deposit, such accepted value in no case to exceed par. See below T.B., June 14, 1900.)*

The requirements above referred to are as follows:—

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.
2. It shall have a paid-up capital of at least \$500,000.
3. It shall have been in successful operation as a loan company for not less than ten years.
4. It shall have a reserve fund amounting to not less than 25 per cent of its paid-up capital.
5. Its stock shall have a market value of not less than par.

The Board also direct that every application on behalf of an insurance company for the acceptance of any such debentures or debenture stock as herein above provided shall form the subject of a special reference to the Treasury Board, and that the company shall supply, for the information of the Board, all necessary particulars, including a statement of the borrowing powers and powers of investment of the loan company whose securities are offered as a deposit, and a statement showing in detail the nature of the investments of such loan company, all properly verified. (T.B., October 16, 1896.)

*No assurance of acceptance of bonds by the Treasury Board.*—The Superintendent asks the decision of the Board upon the following questions, viz.:—

"Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased?"

\* \* \* \* \*

"The Board, after deliberation, are of the opinion that they cannot give any assurance to any company that securities will or will not be accepted in the event of their being purchased." (T.B., April 1, 1889.)

*Deposit Receipts.*—"The Board direct that deposit receipts be not accepted in any case as a deposit on behalf of any company." (T.B., January 25, 1888.)

*Bank Stocks, etc.*—"Bank stock or shares in any private company will not be accepted." (O.C., January 17, 1876.)

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*Registered Bonds as Deposits.*—"When registered bonds are received as deposits they must be registered in the name of the Receiver General. Bonds registered in the name of a company accompanied by an assignment in favour of the Receiver General, will not be accepted. When registered bonds are intended to be used as a deposit, they should, before being forwarded to this Department be registered thus—in the name of 'The Receiver General of Canada in trust for (giving the name of the company) being part of the deposit made by the company with said Receiver General, in pursuance of the statutes of Canada in that behalf'." (T.B., July 13, 1891.)

*Deposit and Registration of Bonds with financial agents in England.*—"The Minister recommends that such securities be transferred to and registered in the names of the High Commissioner for Canada and the Manager for the time being of the Agency of the Bank of Montreal in London, England." (Approved by O.C. February 3, 1893.)

*Foreign Municipal Securities.*—"The Board are of the opinion that no municipal securities other than Canadian should be accepted for deposit under the Insurance Act." (T.B., January 30, 1894.)

*Exchange of Securities deposited with the Receiver General.*—"The Board establish the following rule, viz., that bonds or securities of any kind deposited with the Receiver General can be released and withdrawn only upon the deposit with the Receiver General of an adequate amount of other securities satisfactory to the Board." (T.B., October 28, 1899.)

*Municipal and other Securities as Deposits.*—"The Board on the report of the Superintendent of Insurance, direct as follows:—

(1) That Canadian municipal securities, Montreal Harbour bonds, Canadian Pacific Land Grant bonds, United States state securities and loan companies debentures (where such securities are in all respects acceptable to the Treasury Board) be hereafter accepted at 95 per cent of their market value at the time of deposit, such accepted value in no case however to exceed par.

(2) That all securities of the classes mentioned in the preceding clause (1) which have been heretofore deposited and are still in the hands of the Dominion Government at Ottawa, or in the hands of the Bank of Montreal, London, England, on behalf of the Government, be revalued upon the basis set out in said clause (1).

(3) That for the purpose of such revaluation the various insurance companies by which such securities have been deposited be required to furnish from time to time when called for by the Superintendent schedules thereof giving the full particulars of such securities, including their par and market values, such par and market values to be certified to by a competent valuator or appraiser." (T.B., June 14, 1900.)

*Respecting quality of paper and type used in bonds to be hereafter deposited with the Receiver General.*—"The Board had under consideration reports from the Comptroller of Dominion Currency and the Superintendent of Insurance in reference to the quality of the paper upon which bonds for deposit with the Receiver General are engraved, lithographed or printed, and also in reference to the quality of type used for such purpose.

From the reports above referred to, it appears that there are now on deposit with the Receiver General in the custody of the Comptroller of Dominion Currency, bonds and debentures to the amount of more than \$38,000,000, which are held under and for the purposes of the Insurance Act; that of these securities about 65 per cent are municipal, the greater portion of which have half-

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yearly or yearly coupons attached; that in some cases the principal is payable in yearly or half-yearly instalments, such instalments being sometimes represented by coupons attached to the bond, and sometimes by separate bonds; that these bonds and debentures have, when deposited, periods to run varying from two or three years to fifty years, and all such must be handled at least once and generally twice each year, and that notwithstanding the greatest care, the removal from the box containing them, unfolding, cutting and refolding and replacing them must of necessity to a certain extent wear and injure them, and hence the necessity of having all bonds, when deposited, in such sound condition that they may be reasonably expected, notwithstanding the unavoidable wear and tear, to hold together until the date of maturity; that many of the debentures now held are of the commonest kind of paper; that the coupons attached from constant handling, are frequently torn, and that many of those on the debentures recently taken have been in such bad condition that they had to be patched before they were put into the vault.

In view of the above representations, and on the recommendation of the Superintendent of Insurance, the Board direct, that of the securities hereafter offered for the above named purposes only such be accepted as are either engraved, lithographed or printed in clearly legible type on tough, durable paper: Provided, however, that for good and sufficient cause shown bonds not meeting the foregoing requirements may be temporarily accepted.

The Board further direct that a copy of this Minute be sent to every licensed insurance company, and also that the Minute be published by the Superintendent of Insurance in his annual report. (T.B., June 5, 1908.)

*Deposits by British or Foreign Companies in respect of Hail Insurance Business.*—The Board direct that all such companies be notified that hereafter deposits in respect of the business of hail insurance will be required to be at all times maintained to an amount at least equal to fifty per cent of the net hail premiums received in Canada during the preceding calendar year." (T.B., May 19, 1916.)

## LEGAL DECISIONS.

## 1. FIRE INSURANCE.

(a) *Stock in Trade—Proofs of Loss—Sufficiency—Absence of Objection—Refusal to Pay Claim—Proof of Value of Goods Insured—Proof of Damage—Extent of Damage—Fraud or False Statement in Statutory Declaration—Evidence—Onus—Statutory Conditions 19 and 20, R.S.O., 1914, ch. 183, sec. 194—Stock-taking—Excessive Estimate of Damage—Insurance on Household Furniture and Building—Findings of Fact of Trial Judge—Appeal.*

The plaintiff, having effected with the defendants insurance against fire upon his stock in trade, household furniture, and building used as a store and dwelling-house, and damage having been done (as he alleged) by smoke from a fire in an adjacent building, brought this action to recover the amount of his loss.

The plaintiff delivered to the defendants proofs of loss, which were objected to by the defendants as being insufficient, and were supplemented by the plaintiff by the delivery of a statutory declaration exhibiting a copy of a stock-sheet dated the 5th February, a few days before the fire. These were sent to the defendants in a letter in which it was said, "If there is anything further you require you might let me know." No answer was made to this inquiry, and no further complaint was made as to the sufficiency of the proofs:—

*Held*, that it was not open to the defendants to set up the insufficiency of the proofs, if indeed it was open to them to object to the proofs when they had definitely rejected and refused to pay the plaintiff's claim or any part of it.

*Morrow v. Lancashire Insurance Co.* (1898-9), 29 O.R. 377, 26 A.R. 173, referred to.

(2) That, upon the evidence, the plaintiff had proved that the stock in the store at the time of the fire was of the value stated in the stock-sheet, about \$14,000.

(3) That, upon the evidence, the stock was damaged by smoke.

(4) That the extent of the damage was \$2,000.

(5) That the claim of the plaintiff was not vitiated by fraud or false statements in his declaration as to the matters mentioned in statutory condition 18 under section 194 of the Insurance Act, R.S.O. 1914, ch. 183. The onus of proving fraud or false statements was upon the defendants, and there must be clear and satisfactory proof. According to the provisions of the 20th statutory condition, the fraud or false statement must be in a statutory declaration in relation to the particulars mentioned in the 18th condition. In none of the declarations furnished was there any statement that there had been a stock-taking on the 5th February and that the list exhibited showed the result of it; and it was unimportant, so far as the question of the application of the 20th statutory condition was concerned, whether or not there was in fact any stock-taking. It was satisfactorily shown, however, that stock had been taken on the 4th and 5th February and that the stock-list exhibited was the result of it.

(6) That the estimate made by the plaintiff of the damage that had been done to the stock by smoke was an excessive one, but not so excessive as to justify the conclusion that it was dishonestly and fraudulently made. To justify such a finding, the evidence ought, if not such as would warrant a conviction for fraud and perjury, to be at least clear and satisfactory, and to leave no room for any reasonable inference but that of guilt.

*Rice v. Provincial Insurance Co.* (1858), 7 U.C.C.P. 548, *Park v. Phoenix Insurance Co.* (1859), 19 U.C.R. 110, and *Parsons v. Citizens' Insurance Co.* (1878), 43 U.C.R. 261, followed.

(7) That the plaintiff was therefore entitled to recover in respect of damage to the stock and also in respect of damage to the household furniture and building.

Judgment of Sutherland, J., reversed.

April 19, 1916.—Ontario Supreme Court, Appellate Division.—*Adams vs. Glens Falls Insurance Company*.—37 O.L.R., p. 1.

(b) "*Direct Loss or Damage by Fire*"—*Damage Caused by Freezing*—"Property Owned by any other Person"—*Statutory Condition 6 (a)*—*Goods not Paid for in Full*—*Property not Passing—Ownership of Assured—Order upon Insurers for Payment of Portion of Insurance Moneys to Stranger—Right of Assured to Recover—Protection of Rights of Strangers—Payment into Court—Notice.*

In an action upon a policy insuring against fire the furniture and fittings of an "ice-cream parlour," it appeared that the fire in respect of which loss was alleged occurred in winter, and did not spread above the floor of the "parlour." In order to confine it below, the pipe and door of the furnace were taken off, with the result that the water froze in the pipes and plumbing fixtures of the fountain and carbonator:—

*Held*, that the damage was the immediate consequence of the fire, and the method adopted of dealing with it, and so was recoverable as "direct loss or damage by fire."

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(2) By statutory condition 6 (a) (Ontario Insurance Act, sec. 194), an insurance company is not liable for the loss of property owned by any other person than the assured, unless the interest of the assured is stated in or upon the policy. The policy insured the fountain and attachments, "the property of the assured," and these were injured in consequence of the fire:—

*Held*, that the plaintiff was entitled to recover for this portion of the loss, notwithstanding that these articles were not paid for in full, and that by the sale-agreement the ownership was not to pass to the plaintiff until payment in full—that agreement also providing that the goods were to be at his risk, and that he was to keep them insured "with loss payable to the vendors as their interest may appear." The articles were his "property" in the popular sense; and "owner" is not synonymous with "holder of an exclusive title."

(3) The plaintiff had given an order upon the defendants to pay M. a sum of money out of the amount due upon the policy:—

*Held*, that whether the order divested the plaintiff of the right to sue for that sum and vested it in M. could not be decided in the absence of M.; and, so far as appeared, the plaintiff's right to sue was not affected.

It was ordered that the whole amount found due by the defendants should be paid into Court, and should not be paid out except on notice to M. and also to the vendors of the fountain and accessories.

June 21, 1916.—Ontario Supreme Court.—*Drumbolus vs. Home Insurance Co.*—37 O.L.R., p. 465.

(c) 1. *Corporations and Companies* (§ VI D—337)—*Winding-up—Leave to proceed with dismissed action—Insurance claim.*

A County Court Judge has no power to reinstate an action upon an insurance policy which stood dismissed for non-compliance with an order for security at the time a winding-up order was in force against the insurance company; nor should a King's Bench Judge grant leave under sec. 22 of the Winding-Up Act (R.S.C. 1906, ch. 144,) to proceed with such action, particularly where the claim, meantime, has become barred by limitations under a condition in the policy.

Appeal from the judgment of Metcalfe, J., granting leave to proceed with an action reinstated after dismissal, against an insurance company in liquidation. Reversed.

May 29, 1916.—Manitoba Court of Appeal.—*Goldrich vs. Colonial Assurance Co.* 28 D.L.R., p. 542.

(d) *Religious Societies* (§ III A—21)—*Conveyances to—Church Lands Act—Insurance.*

Even though the form set forth in sec. 1 of the Church Lands Act, R.S.M. 1913, ch. 31, is not exactly followed, the statute applies to land conveyed to trustees and their successors and assigns in trust for a church congregation, if the name of the church or congregation is set forth in the conveyance; the trustees, though not a corporation, may hold the land and may procure the insurance of buildings on the land. (Per Howell, C.J., Cameron and Haggart, J. J.). No opinion on this point was expressed by Richards, J. It was held by Perdue, J., that the form set forth in the Act must be strictly followed).

Appeal by defendant from the judgment of Galt, J., in favour of plaintiff in an action upon a policy of insurance. Reversed.

Oct. 11, 1916.—Manitoba Court of Appeal.—*Trustees of Greek Catholic Ruthenian Church vs. Portage La Prairie Farmers' Mutual Ins. Co.*—31 D.L.R. p. 33.

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- (e) *Additional license fee*—"Name of any other insurance company"—  
*Fictitious name.*

The name of a fictitious association under which a policy is issued by an insurance company is not "the name of any other insurance company or association," so as to make it liable to an additional fee within the meaning of sec. 2 (g), of the St. John City Assessment Act (N.B.), 3 Geo. V. (1913), ch. 55, as amended by 5 Geo. V. (1915), ch. 94, requiring every insurance agent who issued a policy of any company and causes or permits it to be represented upon the name of any other insurance company or association, whether the same be connected with responsibility under the policy or not, to pay a fee of \$100 for each company or association he represents.

SPECIAL case agreed upon, viz.: Is the plaintiff liable to pay, under ch. 94, 5 Geo. V., an Act in further amendment of the St. John City Assessment Act 1909, the additional fee of \$100 paid by him under protest, by reason of issuing policies of the National Fire Insurance Co. of Hartford, Connecticut, with the name "Atlantic Fire Underwriters' Agency" printed thereon, the National having paid its license fee?

November 26, 1915.—New Brunswick Supreme Court, Appellate Division—*Howard v. City of St. John.* 27 D.L.R., p. 131.

- (f) 1. *Insurance (§III E 1—92)—Statutory Conditions—Against keeping coal oil—Binding effect.*

Fire insurance is subject, in the Province of Quebec, to certain statutory conditions, and it is required that they shall be endorsed upon policies. Every application is, therefore, impliedly for insurance subject to such conditions, except as varied by the parties under conditions which permit such variation, and noted upon the policy. It is not necessary for the insurer to notify the insured of any particular in which the policy differs from the application.

2. *Insurance (§V. B. 3—190)—Knowledge of Agent as affecting Conditions—Waiver.*

Knowledge by the insurer's soliciting agent that coal oil in large quantities was kept on the premises, contrary to a condition of the policy, does not constitute notice of that fact to the insurer; nor does knowledge of that fact prior to the insurance imply knowledge that it would be so kept afterwards, and is not equivalent to a waiver of the condition.

3. *Insurance (V. B. 3—190)—Waiver—Agent's Offer to adjust—Authority.*

An offer of settlement of an insurance claim by the adjusting agent does not, in the absence of proof of authority to that end, operate as a waiver of any objections which might be urged against the claim by the insurer.

(*Factories Ins. Co. v. Laforest*, 24 Que. K.B. 543, affirmed.)

Appeal from the judgment of the Court of King's Bench, appeal side (24 Que. K.B. 543), reversing the judgment of Pouliot, J., at the trial, in the Superior Court, District of Arthabaska, and dismissing the plaintiff's action with costs.

May 2, 1916.—Supreme Court of Canada—*Laforest vs. Factories Insurance Co.*—30 D.L.R., p. 265.

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(g) 1. *Insurance—(§VI D 1—371)—Interest in proceeds—Mortgagee—Joinder of parties.*

A mortgagee named as the beneficiary in a policy of fire insurance, to the extent of his interest in the property insured, has a *locus standi* to take suit against the insurance company in case of loss by fire. In most cases the Court will insist upon the mortgagor being made a party to the proceedings, but under certain circumstances, as for instance, where the mortgagor assigns to the mortgagee the balance of the insurance moneys over and above the amount of the mortgage, the Court will not insist upon the assured being joined.

2. *Insurance—(§VI. A—249)—Assignment to mortgagee—Notice to agent.*

Notice of the standing of the mortgagee as assignee of the surplus insurance moneys was held sufficient when given to the local agents of the insurance companies concerned.

(*Laidlaw v. Hartford*, 24 D.L.R. 884, reversed.)

June 30, 1916.—Alberta Supreme Court, Appellate Division—*Laidlaw vs. Hartford Fire Insurance Co.*—29 D.L.R., p. 229.

(h) *Assurance—Fidélité—Interprétation de condition de la police—Clause vague—Reddition de compte—Compromis—C. civ., art. 1019, 1713, 1961.*

1. La clause dans un contrat d'assurance contre l'infidélité des employés, qui dit que le "patron est tenu, si la compagnie l'exige, de traduire l'employé devant les tribunaux" sans déclarer si c'est devant les tribunaux civils ou criminels, est vague et doit être interprétée contre la compagnie d'assurance qui a stipulé cette condition.

2. Le mandant qui attend, pour demander à son mandataire concussionnaire de lui rendre compte, que le délai que la loi accorde à ce dernier pour le faire soit expiré, ne se rend coupable d'aucune négligence pouvant mettre en péril son recours contre une compagnie d'assurance en vertu d'une police contre l'infidélité de son agent.

3. Ce même mandant ne compromet pas non plus ses droits contre cette compagnie, s'il cherche à recouvrer une partie de sa créance contre son mandataire en faisant avec lui un concordat.

4. mai 1916.—Cour Supérieure—*Quebec Fire Assurance Company vs La Prevoyance, compagnie d'assurance.*—L., Q.R., p. 300.

(i) 1. *Landlord and Tenant (§11 C—24)—Holding over term—Renewal—Lease of corporation—Seal.*

In order to establish a tenancy from year to year, or the tacit renewal of the term, there must be a valid lease for a year at least, and a holding over by consent of the parties, from which the continuance could be implied; a verbal lease for the term of a year, entered into by an official of a non-trading corporation without the corporate seal and not under a by-law, creates no valid tenancy capable of an implied renewal by holding over and the holding over creates no liability except for use and occupation.—(*Finlay v. Bristol & Exeter R. Co.*, 7 Ex. 409, followed.)

2. *Insurance (§I D—22)—Powers of Agents—Lease—Corporate seal.*

The provisions of the Companies' Act (R.S.M. 1913, ch. 35), do not apply to a company incorporated under the Mutual Fire Insurance Act, R.S.M. 1913, ch. 101, and the powers of its officers and agents to bind the company must be gathered from the latter Act, or as they exist at common law; an agent's

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authority to make a lease of an office for the company's use, or an agreement for such lease, is not within the term "regulations" mentioned in sec. 27 of the Mutual Fire Insurance Act; to constitute a valid lease it must be under the corporate seal.

### 3. Insurance (§I A-7)—As trade or commerce—Mutual companies—Powers.

The business of insurance carried on by a mutual benefit association not for the sake of profit, is neither trade nor commerce, and, therefore, the common law powers of agents of trading corporations are not applicable to a company or association of that kind.

(*Citizens Insurance Co. v. Parsons*, L.R. 7 App. 96; *Paul v. Virginia*, 75 U.S. 163, applied.)

May 11, 1916.—Manitoba Court of Appeal—*Richardson v. Urban Mutual Fire Insurance Co.*—28 D.L.R., p. 12.

### (j) Warehousemen (§I-9)—Defective insurance policy—Liability for loss.

Failure on the part of a warehouseman to examine policies of insurance placed by him upon goods bailed with him, to see that they contain a sufficient description of the buildings in which the goods are placed, is gross negligence, and where the insurance company escapes liability for loss occasioned by fire on the ground that the description of the buildings was inaccurate, the warehouseman is liable for the full amount of the loss.

May 2, 1916.—Manitoba Court of King's Bench—*Wright vs. Standard Trust*—29 D.L.R., p. 391.

## 2. ACCIDENT INSURANCE.

### (k) Employers' liability—"Damages"—Workmen's Compensation—Settlements.

The word "damages" has the universal meaning of recompense for wrong done; an insurance policy, purporting to indemnify an employer against "liability imposed by law for damages" on account of injuries to employees, covers not only claims for damages at common law, but also those under the Workmen's Compensation Acts, and contemplates the reasonable and prudent settlement of such claims by the assured.

(*St. Louis Dressed Beef and Provision Co. v. Maryland Casualty Co.*, 201 U.S. 173, followed.)

Appeal from the judgment of Ives, J., in favour of plaintiff, in an action on an insurance policy. Affirmed.

May 10, 1916.—Alberta Supreme Court, Appellate Division—*Chamberlain vs. North American Accident Insurance Co.*—28 D.L.R., p. 298.

### (l) Accident du travail—Electricien—Chute en bas d'un poteau—Interprétation de contrat—C. civ., art. 1019, 1020.

Un contrat d'assurance, par lequel l'assureur assume les risques d'accidents pouvant survenir à des ouvriers à l'occasion de travaux "d'installation de fils électriques à l'intérieur et à l'extérieur des édifices," ne couvre pas les accidents auxquels s'expose un ouvrier en travaillant au posage ou au déplacement de fils électriques sur des poteaux.

20 oct., 1916.—Cour Supérieure—*Goulet et autre vs. The Merchants' and Employers' Guarantee and Accident Company.*—L., Q.R., p. 473.

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- (m) *Insured injured by reason of jump from moving train—Indirect result of intentional act—Voluntary or negligent exposure to unnecessary danger—Ontario Insurance Act, R.S.O. 1914, ch. 183, sec. 172 (1).*

The plaintiff, having a ticket entitling him to be carried on a railway to K. station, deliberately took passage on a train which he knew did not stop at that station, relying upon being able to alight at a point near there, where trains usually stopped. The train, however, did not stop at that point, and he jumped from the train, which was travelling at a speed of from 8 to 12 miles an hour, fell, and was injured:—

*Held*, that he was not entitled to recover upon a policy of accident insurance; the injury was "the indirect result of his intentional act," that act "amounting to voluntary or negligent exposure to unnecessary danger": Ontario Insurance Act, R.S.O. 1914, ch. 183, sec. 172 (1).

*Dictum* of Sedgewick, J., in *Canadian Railway Accident Insurance Co. v. McNevin* (1902), 32 S.C.R. 194, not followed.

Appeal by the defendants from the judgment of the County Court of the County of Carleton, in favour of the plaintiff, for the recovery of \$650 upon a policy of accident insurance, for the loss of a hand, which was caused by the plaintiff falling when jumping from a moving train.

Feb. 18, 1916.—Ontario Supreme Court, Appellate Division—*Martin vs. Protective Association of Canada*. 36 O.L.R., p. 19.

- (n) *Bodily Injury—Accidental Means—Recurrence of Former Disease by Reason of Accident—Warranty of Health—Disability caused exclusively by Accident—"Total Disability"—Findings of Fact of Trial Judge—Appeal.*

June 9. Meredith, C.J.C.P.:—This is a case of much importance to the parties to it; but, being a case of accident insurance, which, unlike life insurance, is seldom, if ever, for long periods at a time, the case is not of so great general importance; for, if the ruling of the Court be not satisfactory to insurer or to insured, care can be taken so to frame future contracts that they may plainly give only that protection which is desired.

As this case now stands, the plaintiff is entitled to an income of \$7,800 a year, it may be (it is said) for life; and all the result of an insurance against accidents for one year, costing \$225, and an accident causing no more injury than a sprained wrist. It is quite clear that such results were never contemplated by either party; but it is equally clear that if the parties so contracted they must abide by their contract, irrespective of what steps may be taken by the insurers to avoid such results in the future.

In accident insurance there is no medical or surgical or other examination of the insured, as in life insurance. Instead of that, the insurer frames his contract of insurance in such a manner as he deems may save him from imposition and make him answerable only for such losses as he intends to insure against. In this case a warranty was taken from the insured; and the insurance, in so far as it is said to affect any question now involved, was limited to injury sustained through accidental means, resulting, directly, independently, and exclusively of all other causes, in an immediate, continuous, and total disability, preventing the insured from performing any and every kind of duty pertaining to his profession.

The plaintiff fell from a sleeping berth in a railway carriage, and so sprained his wrist; that was the only immediate effect of the accident, and was an injury which ordinarily should have been quite recovered from in not many months; but the plaintiff's health and strength were at the time, and had been for a long time before, in such a condition that, instead of a rapid recovery, the

plaintiff is yet, and it is said may be for life, in ill health, with an unrestored to health and strength arm, and inability to practise his profession.

It seems to me to be of no great consequence what the exact character of the latent physical weakness may have been; it was there, and it was started into activity, according to the evidence, by the accident. So the case seems to me to depend wholly upon three questions of fact: (1) Was the existence of that weakness a breach of the insured's warranty that he was in sound condition physically? (2) Is the accident the cause of the plaintiff's injury now existing? (3) Is the injury total disability?

The evidence seems to me to support the finding that that weakness at the time the insurance was effected was not within the meaning of the insured's warranty; that it was not that which would ordinarily be considered or called an unsound physical condition. It was, according to the evidence, a disease which had been healed, but which was more likely to recur than to occur if it had not existed before.

Regarding the first question, the cases of actions for negligence so much relied upon seem to me to be apt to hinder rather than help a true finding upon this question of fact. In them the question is not whether the negligence causing the injury was the direct, independent, and exclusive cause of it, but is whether it was a proximate or too remote cause of the injury—a very different question indeed. But it may fairly be found, upon the whole evidence, that the accident which happened was the exclusive cause of the injury from which the plaintiff still suffers, notwithstanding the fact that it would not have caused it but for the pre-disposition to such injury then, and perhaps always, existing in the insured.

Insurers may insist on warranties against the existence of any latent weaknesses or predispositions, or may limit the duration of the payments according to the character of the accident, or adopt other methods of saving themselves against unexpected results such as those which developed in this case; but I cannot say that that has been done by the terms of this policy.

The evidence proves a total disability. When a professional man is rendered incapable of earning anything in the practice of his profession—indeed, when rendered so incapable that it would be useless to attempt to carry it on for any practical purpose—it is a case, substantially, of total disability; and such a case was proved. Total disability such as makes it necessary to give up practice altogether is what the parties meant; they could not have meant that if a dollar a week, for instance, might yet be earned no benefit should be derived from the insurance.

No conclusion which is reached in this case can be reached with any high degree of confidence in its complete accuracy; it is impossible to find words, and to make terms and conditions which must clearly cover all possible cases; and, when the unforeseen happens in such a way that it is impossible to say that, clearly, it does or does not come within such words, terms, or conditions, regard must be had to all the circumstances bearing upon the question; and sometimes, perhaps, the proper determination may depend on the question upon whom the onus lies. There are, however, fortunately, few cases in which it is impossible to tell whether the case is or is not within the words in question; seldom that a case fails because the parties have not expressed their contract in such words that they can be understood and applied to the case in hand.

And it by no means follows that because the plaintiff is able to recover to-day he must also be able to recover to-morrow: the cause of future may be different from the cause of present disability. The onus of proof that he is totally disabled, as before mentioned, and that that disability is the direct independent, and exclusive of other causes, result of his accident, before mentioned, is always upon him; and the persistence of the disease, or other circumstance, may prevent to-morrow the proof he has been able to make to-day—

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proof that the to-morrow existing disability is caused directly, independently, and exclusively by the accident. He has proved sufficiently for the purposes of this action to-day that but for the accident the phthisis would be dormant or otherwise ineffectual; and, that accident being the sole cause of its existing activity, it may, I think, reasonably be said that it is the sole, direct, independent, and exclusive cause of the plaintiff's present disability within the meaning of the words in the parties' contract. If the phthisis had been active at the time of the accident, if it had not been brought into activity by the accident, I do not see how it could reasonably be contended that, for any time beyond the usual duration of disability from such a sprain, damages could be recovered. Phthisis alone would drive the subject to the woods of Ontario, as the plaintiff has been driven, and should totally disable him from manipulating the noses, throats, eyes, and ears of patients; and there is nothing in the evidence to indicate that the plaintiff can yet practise his profession in any other profitable way. If without the exciting or depressing cause, whichever one may choose to call it, brought about by the accident, the disease would have asserted itself, either with or without another exciting or depressing cause, how could it be said that the total disability was not occasioned by the disease but that it was caused by the accident; and the onus of proof is, as I have said, always on the plaintiff.

This appeal is dismissed.

Riddell, J.:—This is an appeal from the judgment of Mr. Justice Middleton (1916), 35 O.L.R. 280: and it involves an interpretation of a contract of very common occurrence. Were it a case of less importance, I should be content to adopt without further comment the conclusions of the learned trial Judge, and so dismiss this appeal.

But the advance of knowledge raises and will continue to raise novel contentions: and what is a commonplace at one time becomes a matter of great controversy at another. Until very recently the main ground of dispute of liability here would not have been thought of: or, if thought of, would have received scant consideration—but *tempora mutantur et nos mutamur in illis*.

The plaintiff, a doctor of medicine, a specialist in diseases of the eye, ear, nose, and throat, took out an accident policy with the defendants, an accident insurance company. In most accident insurance policies, the beneficiary is entitled only to payment for a limited time (usually one year or less), but this company finds its account in making its policies perpetual, that is, for the life of the patron who may be injured. No doubt, this forms a strong inducement to those desiring accident insurance, to prefer this company.

In the application, the duties of his occupation are described as "special work on eye, ear, nose, and throat," and the insurance was against "bodily injury sustained . . . through accidental means . . . and resulting directly, independently, and exclusively of all other causes in an immediate, continuous, and total disability that prevents the insured from performing any and every kind of duty pertaining to his occupation."

The plaintiff was thrown from an upper berth in a sleeping-car, and thereby sprained his wrist severely—it is not contended by the defendants that this was not an injury within the meaning of the policy—and, had the injury healed within a short time, no doubt the company would have paid the \$150 per week without demur.

But the injury did not heal, it is not yet healed, and it is doubtful whether it will ever be much improved—the company find themselves charged with an obligation to pay \$150 per week for years, perhaps until the death of the plaintiff; and hence they dispute liability.

I agree with my brother Middleton that there is no substantial basis for the defences set up originally; the plaintiff has acted properly in all respects,

and the delay in recovery is no fault of his. Nor is there substance in the claim that the plaintiff is syphilitic—the cause of the delay in recovery must be sought elsewhere.

Several medical men of eminence were examined at the trial; without at all reflecting on any other, it seems to me that the evidence of Dr. Anderson gives the most satisfactory explanation. He says that some time ago, probably some ten or fifteen years before the accident, there had been a tuberculous condition of part of the pleura, probably the apex of the left lung: any tubercular mass had become encysted so as to leave no apparent disease—the patient would be quite well, wholly unconscious of any trouble, danger, or disease: and there would be no danger of another outbreak proceeding from the original disease.

But an accident happens, tissues are injured, a lessened resistance to the “germs” occurs, these, otherwise innocuous, find a *nidus* into which to intrude and in which to become active.

“Q. An injury here produced a point of lessened resistance, and this tubercular condition, if it is present in that injury, is present because some germs that otherwise would never have demonstrated themselves at all had been stirred into life again—is that a fair way to put it?—A. Well, I would put it the injury to the tissue first, and the germs secondarily.

“Q. Quite so? A. That is, that it produced a lessened resistance of these tissues that were injured, allowed the germs to become implanted and active again.”

I can see no difference between this case and the case of an injury causing a break in the skin and thereby allowing some of the germs which are practically always and everywhere floating around to enter and set up a similar condition. How is a “lessened resistance” of tissues, without a breach of continuity of the skin allowing germs which may be in the blood to enter and set up or continue an inflammatory condition, different from a lesion of the skin allowing similar germs which may be in the air to enter with the same result? In the latter case counsel for the appellant in *Britons Limited v. Turvey*, (1905) A.C. 230, at p. 231; admitted that the disability would be caused by the accident, “if there had been an abrasion by accident and the bacillus entered through the abrasion.”

Until a comparatively recent day no one knew anything about the tubercle bacillus, and such affections as are now known (so far as such matters are known) to be due to the invasion of a bacillus were supposed to be due to exposure to the air. Would any one in that state of theory—knowledge if you will—say that the air was a contributing cause of the disability? And is the meaning of words to be changed by the change of medical theory?

We must interpret this document on common sense principles: no one could, when obtaining accident insurance, imagine that he was guaranteeing the company against the present, accidental and temporary or otherwise, of tubercle bacillus or any other bacillus or spirillum in his system. We must interpret the language of this contract “in its ordinary and popular meaning. The use of language preceded scientific investigation?” per Lord Halsbury, L.C., in *Britons Limited v. Turvey*, (1905) A.C., 230, at pp. 232, 233.

That this disability has as a cause the accident, cannot be disputed. In *Drylie v. Alloa Coal Co. Limited*, (1913) Sess Cas. 549, a miner was, by reason of an accident to a pump, compelled to stand for some time in cold water, exposed to a current of cold air. This reduced his vitality and permitted the pneumococci which are everywhere, to overcome the resistance of the tissues; pneumonia set in and the man died. The arbitrator held that the pneumonia was caused by the occurrence; and, of the seven Judges, six agreed with him—Lord Salvesen alone thinking that there must be some direct lesion. This case was approved in *Coyle or Brown v. John Watson Limited*, (1915) A.C. 1, by the House of Lords. In that case a miner was exposed to a cold current of air which

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"brought on pneumonia," and it was held that the death was the result of the exposure.

I do not know of any difference between the case of a tubercle bacillus and a pneumococcus—it is said you cannot have tuberculosis without the former or pneumonia without the latter. And I can see no difference in law between an accident weakening the power of resistance of the tissues and allowing the pneumococcus to enter and an accident of another kind weakening the power of resistance of the tissues and allowing the tubercle bacillus to enter—the bacillus of either kind could not fairly be called a cause within the meaning of this policy.

It is to be noticed that in both the pneumonia cases, the coccus did not enter by an external lesion, but attacked the tissues in the same way as the bacillus in the case now under consideration.

The case of *Brintons Limited v. Turvey*, (1905) A.C. 230, contains much of value. A workman engaged in sorting wool contracted anthrax, which caused his death. "According to the medical evidence and theory," an anthrax bacillus passed into his eye, thereby infecting him with that terrible disease, and causing his death. The County Court Judge held that the entry of the bacillus was an accident: his decision was affirmed by the Court of Appeal and the House of Lords. Lord Halsbury gives examples of what he would call accidents (p. 234): "A workman . . . spills some corrosive acid on his hands; the injury caused thereby sets up erysipelas—a definite disease: some trifling injury by a needle sets up tetanus." No one in the present state of medical science doubts that erysipelas and tetanus are germ-diseases like tuberculosis, pneumonia, and malaria.

In answer to the argument or suggestion that the condition of the plaintiff's bodily system was a contributing cause, I asked, "Suppose the plaintiff were 'a bleeder'—of the hæmorrhagic diathesis, as the technical expression runs—so that a trifling lesion would produce (in the sense of being followed by) excessive hæmorrhage, long continued, almost impossible to check, could it be argued that the diathesis was a contributing cause to the continued disability?" Surely such conditions of the body are conditions also, in the logical sense of the word, and not causes.

I adopt also the illustration of Mr. Justice Middleton, p. 285 of the report in 35 O.L.R.

The appeal cannot succeed on this ground.

Then as to the liability—in view of the "duties of his occupation" set out in the application, I think that the disability is total.

The appeal should, in my opinion, be dismissed with costs.

Masten, J.—I agree.

Lennox, J.—This is an important case, as well on account of the large sums of money involved, if the plaintiff should live to be an old man, as the still more important question of determining the principle to be applied in construing insurance contracts of the character here in question.

The learned trial Judge has set out all the revelant provisions of the accident policy of insurance sued on. It is unnecessary to repeat them.

I have read the evidence, and carefully considered the cases referred to by counsel, and some others.

I am of opinion that the judgment in appeal is right, and for the reasons alleged by the learned Judge. I cannot usefully add anything to what is so clearly and cogently stated in the reasons for judgment of the trial Judge.

The appeal should, I think, be dismissed with costs.

*Appeal dismissed with costs.*

June 9, 1916.—Ontario Supreme Court, Appellate Division—*Mitchell vs. Fidelity and Casualty Co.*—37 O.L.R., p. 335.

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- (o) *Accidents du travail—Compagnie d'assurance—Action en garantie—Contrat—Défense—Avis—Condition préalable C. civ., art. 1020, 2478—S. ref., 1909, art. 7321, 7322, 7323, 7329, 7346—4 Geo. V (1914), ch. 57.*

1. Un accident de peu d'importance et qui ne cause aucun tort appréciable à l'employé ne donne aucun recours à celui-ci en vertu de la loi des accidents du travail.

2. Lorsque dans un contrat fait entre un patron et une compagnie d'assurance, en vertu de la loi des accidents du travail, il est stipulé que l'assuré n'aura le droit d'intenter une action sur la police qu'après avoir été condamné à payer des dommages-intérêts à un de ses employés et les lui avoir payés, le patron poursuivi ne peut former une demande en garantie contre la compagnie, lors même qu'il y aurait une autre clause dans le contrat déclarant que si l'assuré est poursuivi en dommages-intérêts pour un accident, la compagnie sera tenue de défendre la cause à ses frais, en se servant du nom de l'assuré.

3. Si la police reforme la condition que l'assuré devra donner, sans délai, avis à l'assureur de tout accident arrivé sur ses travaux, ainsi que de toute réclamation à ce sujet, cet avis est une condition préalable à l'exercice de l'action de l'assuré.

4. (M. le juge Cross.) La compagnie d'assurance, ayant refusé de contester elle-même l'action principale, comme elle en avait le droit et ayant nié sa responsabilité en vertu de son contrat d'assurance, ne pouvait demander le rejet de l'action en garantie pour le motif qu'elle était prématurée.

5. Pour établir le capital d'une rente viagère due en vertu de la loi des accidents du travail, il ne faut pas prendre pour unique moyen les tables des compagnies d'assurance donnant la durée probable de la vie, mais aussi les perspectives de la capacité de travailler chez l'ouvrier.

6. Lorsque le capital est payé directement au demandeur, il faut également tenir compte du coût de l'administration de ce capital qu'exigerait une compagnie d'assurance, tandis que l'employé, dans le cas où il touche ce capital, n'a pas à encourir ces frais.

6 mars, 1916.—Cour du Banc du Roi, Montréal—*Moineau vs. Antonessa et Employers' Liability Assurance Corporation, Limited*—25, Q.R., p. 334.

### 3. LIVE STOCK INSURANCE.

- (p) *Construction of Policy—Proposal for Insurance—Delivery and Acceptance of Policy—Payment of Premium—Commencement of Period of Liability—Death occurring after Acceptance, from Disease contracted earlier on same Day—Completion of Contract—Mala Fides—Term of Policy.*

The plaintiff sued upon a policy issued by the defendants insuring her against the loss of an animal. She did not ask for or obtain interim insurance. By what was called a "proposal" for insurance, dated the 29th May, 1915, and signed by her, she applied for and obtained the policy, which was dated the 7th June, 1915, and was received by her early in the afternoon of the 8th June; about an hour later, she paid the premium; and the horse died about an hour after that, from an ailment contracted in the forenoon of the same day. The proposal stated that the defendant's "liability commences after payment of the premium and receipt of policy or protection note by the insured;" and she thereby agreed that her declarations therein contained should be the basis of the contract between her and the defendants, "subject to the conditions of the policy." That agreement was recited in the policy; and the contract of the defendants, as set out in the policy, was, that if, after receipt of the policy and payment of the premium for an insurance up to noon on the day of the

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expiry (the 7th September), 1915, the animal should during that period die from any accident or disease thereby insured against, occurring or contracted after the commencement of the defendants' liability thereunder, the defendants should be liable to pay to the plaintiff the sum insured:—

*Held*, that the defendants were not liable upon the policy, because the death occurred from disease contracted before the liability began.

*Per Riddell, J.*:—The proposal was not an offer, but a request to the defendants to offer a policy. There was no contract until the policy was offered and accepted.

*Per Meredith, C.J.C.P., and Riddell, J.*:—The plaintiff's lack of good faith in taking the policy and speedily paying the premium without informing the defendants of the changed conditions was fatal to her claim.

Judgment of Latchford, J., who *held*, at the trial, that the policy was for three months and the death was during the currency of the policy, reversed.

June 9, 1916.—Ontario Supreme Court, Appellate Division—*Sharkey vs. Yorkshire Insurance Co.*—37 O.L.R., p. 344.

(g) *Insurance—Stallion—Accident or disease—Conditions—Attachment of risk.*

S. applied for insurance on a stallion "for the season" the application in a marginal note stating "term 3 mos." and, in the body of the document, that the insurers would not be liable until the premium was paid and the policy delivered. The policy as issued stated that the insurance would expire at noon on Sept. 7th, and insured against the death of the stallion, after premium paid and policy delivered, from accident or disease "occurring or contracted after the commencement of the company's liability". The policy was delivered and premium paid before four o'clock p.m. of 8th June; the horse had become sick early that morning and died before six o'clock p.m.

*Held*, affirming the judgment of the Appellate Division (37 Ont. L.R. 344), that the statement in the application "term 3 mos." coupled with that in the policy "date of expiry 7th Sept." did not override the express provision as to commencement of liability and make the risk attach from noon of June 7th; that the liability did not commence until the policy was delivered on June 8th; and as the horse died of an illness contracted before such delivery S. could not recover.

Dec. 11, 1916.—Supreme Court of Canada—*Sharkey vs. Yorkshire Insurance Company*—54 Can. S.C.R., p. 92.

## LEGISLATION.

## 1.—ALBERTA LEGISLATION.

(1). An Act to amend the Municipal Co-operative Hail Insurance Act. (*Assented to April 19, 1916.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

1. *The Municipal Co-operative Hail Insurance Act* is amended as follows:

1. Section 5: By adding thereto the following subsections:

"(3) The council of any municipality not in the hail insurance district may at any time pass a by-law in the form and according to the procedure prescribed in sub-section 1 of this section, empowering the municipality to unite with the hail insurance district and in the event of the by-law being finally passed shall cause the secretary-treasurer to prepare, certify and forward to the Minister

within thirty days a copy of the said by-law, together with a certified statement of the returning officer of the votes cast for and against the by-law.

"(4) The council of any municipality upon receipt before the first day of October in any year of a petition to that effect signed by not less than twenty-five per cent. of the resident ratepayers of the municipality, shall submit to be voted upon at the then next ensuing annual election a by-law empowering the municipality to unite with the hail insurance district.

"(5) Such by-law shall receive its first and second reading as soon as possible after the receipt of such petition.

"(6) In the event of any such by-law receiving the assent of the majority of the electors voting thereon the council shall on or before the tenth day of January next after such voting, finally pass the said by-law and shall cause the secretary-treasurer to prepare, certify and forward to the Minister during the same month a copy of the said by-law, together with a certified statement by the returning officer of the votes cast for and against the by-law."

2. Section 6, subsection 8: By repealing the same and substituting therefor the following:

"(8) The board may on resolution authorize its chairman and treasurer to borrow from any person, bank or corporation, such sum or sums of money as the board deem necessary for the purpose of carrying on the business of the district other than the payment of indemnities for losses by hail, and such loan shall be a debt owing by the hail insurance district repayable in accordance with the terms of the resolution authorizing the same. Such loan may be secured by a promissory note or notes of the chairman and treasurer given on behalf of the board."

3. Section 9: By striking out the word "first" in the third line thereof and substituting therefor the word "fifteenth".

4. Section 10: By inserting after the word "inclusive" in the fourth line thereof the words "and in the case of fall wheat and rye between the first day of June and the fifteenth day of September, both inclusive", and by repealing subsection 3 thereof and substituting the following.

"(3) It shall be the duty of every inspector employed by the board to appraise and adjust claims for indemnity under this Act, to make every effort to personally see the claimant or in the absence of the claimant his resident representative, and upon the completion of the inspection to secure his written concurrence in the award made by the inspector, and every such statement of concurrence, or the reason for failure on the part of the inspector to secure such concurrence shall be forwarded to the board by the inspector with his report."

And by adding to subsection 4 the following proviso:

"Provided, however, that no claimant shall be entitled to indemnity under this Act for any damage unless the damage exceeds five per cent. of the actual value of the crop insured."

5. Section 12, subsection 1: By repealing the same and substituting therefor the following:

"12. In any year if it is found by the board that the taxes levied in accordance with section 13 together with any surplus that may be on hand from previous years will not be sufficient to pay all the costs of administration and the losses in full the board may on or before the fifteenth day of September levy an additional rate to enable the board to pay the losses in full and the costs of administration in full to the end of the then current year;

"Provided, however, that the rate levied in accordance with section 13 together with the additional rate provided for in this subsection shall not in any year exceed ten cents per acre and in case the said ten cents per acre together with any surplus that may be on hand will not be sufficient to pay all the costs of administration and the losses in full, the board shall on or before the fifteenth day of November, after deducting from the total amount of moneys available from

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the taxes levied and the surplus, if any, an amount sufficient to pay the cost of administration to the end of the then current fiscal year, apportion the balance of the money among the claimants *pro rata*, and this shall be considered a final settlement of the claims for indemnity for that year."

And by amending subsection 3 of section 12, by striking out the words "claim for indemnity" in the first and the ninth-lines thereof and substituting therefor the word "award."

And by adding the following new subsection:

"(4) Moneys due as indemnity for losses by hail shall be exempt from garnishment or attachment and shall be incapable of being assigned except in regard to money due for seed grain from which the crop hailed out was grown."

6. Section 13, subsection 1: By striking out the words "fifteenth day of February" in the twelfth line thereof and substituting therefor the words "first day of March".

Section 13, subsection 2: By adding immediately after the word "levied" in the ninth line thereof the following:

"And if the above named five per centum amount be not paid on the date mentioned it shall bear interest at the rate of eight per centum per annum until paid,"

And by striking out the proviso at the end of subsection 2.

Section 13, subsection 4: By striking out the word "thirty-first" in the sixth and seventh lines thereof and substituting the word "fifteenth" therefor.

Section 13, subsection 5: By inserting after the word "shall" in the second line thereof the words "along with the notice provided for by section 298 of *The Rural Municipality Act*."

7. Section 14, subsection 1: By repealing the same and substituting therefor the following:

"14. Any person who is liable for assessment and who is a resident and owner or occupant of land within a municipality within the hail insurance district may on or before the first day of June in any year by written notice to the secretary-treasurer of such municipality withdraw from the operation of this Act any quarter section as the same may in such notice be described by him of land in respect of which he is liable to assessment hereunder upon satisfying the council and the hail insurance board as hereinafter provided that the same is an unpatented quarter section held by him under homestead, pre-emption or purchased homestead entry from the Dominion of Canada upon which there are less than twenty-five acres under cultivation and such land so described shall be exempt from taxation for hail insurance purposes for the then current year."

Section 14, subsection 2: By substituting for the word "May" in the second line thereof the word "June" and for the word "June" in the eighth line thereof the word "July". And by adding thereto the following new subsection:

"(3) The council of any municipality in the hail insurance district may at any time not later than the first day of September in any year submit to the board a list of lands in the municipality on the assessment roll for hail insurance purposes for the then current year in respect to which the title is in doubt or the right of the municipality to tax is in dispute.

"(4) The board shall on or before the first day of November provide, under terms to be prescribed by them, that the secretary-treasurer of the municipality may withdraw from the report of the total acreage of lands assessable for hail insurance purposes, as provided for in subsection (7) of section 13 for the then current year all lands on which, in the opinion of the board the municipality, on account of the reasons mentioned in the next preceding subsection shall not be able to collect the hail insurance tax during the then current year and shall notify the secretary-treasurer of the municipality to that effect.

"(5) The total amount of the taxes levied on lands withdrawn in accordance with the next three preceding subsections shall be deducted from the total amount due from the municipality for hail insurance taxes for the then current year as provided for in subsection (1) of section 13."

8. Section 16: By substituting for the word "or" in the tenth line of subsection 1 the word "and".

By repealing the proviso to said subsection 1.

And by repealing subsection 3 thereof.

(2). An Act to incorporate the United Assurance Company. (*Assented to April 19, 1916.*)

This Act incorporates the shareholders of the United Assurance Company of Canada, Limited, incorporated in 1915 under the Company's ordinance of the North-west Territories, as a new Company, under the name of "The United Assurance Company" with Head Office in Calgary.

The business authorized to be transacted is fire, hail, fidelity, plate-glass, accident, and sickness insurance.

Shareholders of the old Company are declared to be holders respectively of as many shares in the Company as they are holders respectively of shares in the old Company and the Company is liable for all debts, liabilities, obligations and contracts of the old Company. All the assets of the old Company become vested in the Company upon execution of the indenture in the schedule to the Act.

## 2.—BRITISH COLUMBIA LEGISLATION.

(1). An Act to amend the "British Columbia Fire Insurance Act." (*Assented to 31st May, 1916.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "British Columbia Fire Insurance Act Amendment Act, 1916."

2. The "British Columbia Fire Insurance Act," being chapter 113 of the "Revised Statutes of British Columbia, 1911," is hereby amended by adding after section 5A thereof, as enacted by section 2 of chapter 32 of the Statutes of 1913, the following section:—

"5B. A company licensed under this Act for the transaction of fire insurance and insuring any mercantile or manufacturing risk may, if authorized by its charter so to do, either by the same or by a separate contract, insure the same risk against loss or damage arising from defects in or injuries to sprinklers or other fire-extinguishing appliances."

3. Subsection (1) of section 41 of the said Act, as amended by section 7 of chapter 32 of the Statutes of 1913, is hereby repealed, and the following is substituted therefor:—

"(1). Any person may insure his property or any property in which he has an insurable interest situated in the Province, or property in transit to or from the Province, with any British or foreign unlicensed insurance company or underwriters, and may also insure with persons who reciprocally insure for protection only and not for profit, and any contract or policy of insurance hereafter entered into by any corporation, whether incorporated under the laws of the Province or otherwise, so reciprocally insuring shall be binding upon such corporation, any rule of law or equity notwithstanding, unless the charter of such corporation

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shall expressly prohibit it from so reciprocally insuring or from effecting or undertaking a contract of indemnity against fire; and any property insured or to be insured under the provisions of this section may, subject to the provisions of this section, be inspected and any loss incurred in respect thereof adjusted:

"Provided such insurance is effected outside of the Province, and without any solicitation whatsoever, directly or indirectly, on the part of such company, underwriters, or persons by which or whom the insurance is made, or without any solicitation whatsoever, directly or indirectly, on the part of any broker, insurance agent, or other person connected with the business of insurance whose place of business is situate without the Province:

"Provided further that no such company, underwriters, or persons shall, within the Province, advertise their business in any newspaper or other publication, or by circular, or maintain an office or agency therein for the receipt of applications or the transaction of any act, matter, or thing relating in any way to their said business:

"Provided further that no person within the Province who acts as a broker or insurance agent, or who as a part of his business in any way solicits or is engaged in effecting or placing insurance, shall be appointed as the agent of the insured, or shall act, either directly or indirectly, in conjunction with any other person or persons in the placing of or effecting any such insurance; and any person so offending shall be liable to the penalties provided for in subsection (1) of section 49 of this Act."

4. The said Act is hereby further amended by adding after section 43 thereof the following sections:—

*"Books to be kept by Companies."*

"43A. Each licensed company, other than a company holding a Dominion license, shall keep such a classification of its contracts and such registers and books of account as may from time to time be directed or authorized by the Minister; and if it appears at any time to the Minister that such books are not kept in such businesslike way as to make at any time a proper showing of the affairs and standing of the company, he shall thereupon nominate a competent accountant to proceed under his directions to audit such books and to give such instructions as will enable the officers of the company to keep them correctly thereafter; the expense of the accountant to be borne by the company to which he is sent, and not to exceed ten dollars per day and necessary travelling expenses. The account for such audit and instructions shall be certified and approved by the Minister, and thereupon shall be payable forthwith by the company.

*"Resident Agent."*

"43B. (1.) Every company licensed under this Act shall annually, on or before the first day of March, file with the Superintendent of Insurance the names of all its agents in British Columbia, and shall also report to the Superintendent from time to time the cancellation of every agency contract and the appointment of every new agent immediately after effecting or making such cancellation or appointment.

"(2) No company licensed under this Act shall make, write or place, or cause to be made, written, or placed, any policy, duplicate policy, or contract of insurance or renewal thereof upon property, real or personal, situate in British Columbia, or described in any policy, duplicate policy, or contract of insurance as situate in British Columbia, unless the same is signed or countersigned by an agent, as hereinafter defined of the company.

"(3.) No agent shall sign any policy in blank or in an incomplete condition.

"(4.) The word 'agent' in this section shall mean a resident of the Province of British Columbia appointed by a company licensed under this Act, and who solicits insurance, receives applications for insurance, or collects any premium, with authority to sign or countersign policies upon property situate in this Province, and whose compensation consists wholly of a commission on premiums derived from such business.

"(5.) No provision of this section shall apply to policies or contracts of insurance issued by way of reinsurance of policies or contracts of insurance issued in accordance with this section, or to direct insurance covering property of steam railroads written under schedule, a portion only of which covers in British Columbia, or to goods in transit in the possession of railroad corporations or other common carriers.

"(6.) Nothing in this section shall invalidate any policy or contract of insurance.

"(7.) Any insurance company which makes, writes, or places, or causes to be made, written or placed, a policy, duplicate policy, or contract of insurance or renewal thereof, save as provided in this section, shall upon summary conviction be liable to a penalty of not less than one hundred dollars and not more than three hundred dollars for each policy so issued, and failing payment of said penalty, upon request of the Superintendent of Insurance, its license shall be cancelled."

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(2) An Act to amend the "Fire-insurance Policy Act." (*Assented to 31st May, 1916.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "Fire-insurance Policy Act Amendment Act, 1916."

2. Section 5 of the said Act, being chapter 114 of the "Revised Statutes of British Columbia, 1911," is hereby repealed, and the following is substituted therefor:—

"5. If any insurance company or other insurer desires to vary the said conditions, or to omit any of the, or to add any new condition, there shall be added immediately after such conditions words to the following effect, which with any such variation, addition, or reference to omissions shall be printed in conspicuous type and in red ink:—

#### VARIATIONS IN CONDITIONS.

This policy is issued on the above statutory conditions, with the following variations and additions:—

These variations [or as the case may be] are, by virtue of the British Columbia Statute in that behalf, in force so far as, by the Court or Judge before whom a question is tried relating thereto, they shall be held to be just and reasonable to be exacted by the company.

"Provided, however, that the provisions of this section shall not authorize a company or other insurer to vary, omit, or add to the statutory condition Number 16."

3. Clause (a) of condition 10 in the Schedule to said chapter 114 is hereby struck out, and the following is substituted therefor:—

(a) For loss of property owned by any other person than the assured, unless the interest of the assured is stated in or upon the policy, nor for loss beyond the actual value destroyed by fire, nor for loss occasioned by ordinance or law regulating construction or repair of buildings.

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4. Statutory condition 19 in the said Schedule is hereby struck out, and the following is substituted therefor:—

19. The insurance may be terminated by the company by giving to the assured fifteen days' notice in writing or five days' personal notice to that effect, and, if on the cash plan, by tendering therewith a rateable proportion of the premium paid by the assured for the unexpired term, calculated from the termination of the notice; and the policy shall cease after such notice or notice and tender, as the case may be, and the expiration of the fifteen days or five days, as the case may be:

(a) The insurance, if on the cash plan, may also be terminated by the assured by giving written notice to that effect to the company or its authorized agent, in which case the company may retain the customary short rate for the time the insurance has been in force, and shall repay to the assured the balance of the premium paid:

(b) Any written notice to the assured may be by letter delivered to the assured, or by registered letter addressed to him at his last post office address, notified to the company, or where no address is notified and the address is not known, addressed to him at the post office of the agency (if any) from which the application was received.

5. Notwithstanding the provisions or conditions contained in any contract of fire insurance within sections 2 and 25 of the "British Columbia Fire Insurance Act" or any agreement or other document relating to any such contract, to the contrary, now or hereafter entered into by any insurance company carrying on business in the Province of British Columbia, the insured shall, in the event of the charges and expenses of adjusting losses under any such contract or agreement not being, in the opinion of the insured, just and reasonable, have the right to refer the items of said charges and expenses to the Superintendent of Insurance, appointed under the provisions of the "British Columbia Fire Insurance Act," for adjustment, and the said Superintendent shall thereupon consider the same and shall have full power to reduce or increase the amount of said charges and expenses and the decision of the said Superintendent shall be final and binding upon all parties concerned.

### 3.—SASKATCHEWAN LEGISLATION.

(1) An Act to amend The Saskatchewan Insurance Act. Chapter 22. Assented to March 10, 1917.)

His Majesty by and with the advice and consent of the Legislative Assembly of Saskatchewan enacts as follows:

1. *The Saskatchewan Insurance Act*, being chapter 15 of the statutes of 1915, is amended in the manner herein set forth.

2. Section 23, as amended by section 2 of chapter 16 of the statutes of 1916, is hereby repealed and the following substituted therefor:

"23. Every company shall, before the issue or the renewal of the license, lodge with the minister either in cash or in any stock, debentures or other securities in which trustees may invest trust money, or in bonds or debentures secured by rates or taxes levied under the authority of the government of any province of Canada on property situated in such province, and collectible by the municipalities in which such property is situated, the initial or renewal deposits respectively hereinafter stated.

"(2) The title to any stock, bonds or debentures already deposited with the minister under the provisions of this Act, or hereafter to be deposited, shall be vested in the minister by virtue of his office while such stock, bonds or debentures form the whole or any part of the deposit required by sections 24, 26, 27 and 72 of this Act, without any formal transfer, and the deposit of such stock, bonds or

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debentures by any company as required by this Act, shall be *prima facie* evidence that such stock, bonds or debentures are the absolute property of the company and are free from liens and incumbrances of any nature whatsoever."

3. Section 24 is amended by striking out all the words following the word "Act" in the third line.

4. Section 35 is amended by adding thereto the following:

"(2) If at any time it appears that a company has on deposit with the minister under this Act a sum in excess of the prescribed amount, the minister, upon being satisfied that the interest of the company's policyholders in this province will not be prejudiced thereby, and upon giving such notice in *The Saskatchewan Gazette* and taking such other precautions as he deems expedient, may authorise the withdrawal of the amount of such excess or such portion thereof as he deems advisable; but the minister may authorise such withdrawal without giving notice."

5. Section 63, as amended by section 3 of chapter 16 of the statutes of 1916, is amended by striking out subsections (3) to (11) inclusive and substituting therefor the following:

"(3) A certificate of authority may be issued to any authorised agent of a licensed company or to a recognised broker, upon application filed with the superintendent, when such application has been approved by the superintendent and the prescribed fee paid.

"(4) Every certificate shall expire on the fifteenth day of February in each year, but may be renewed on due application to the superintendent and payment of the prescribed fee.

"(5) The holder of a certificate of authority may, during the term of his certificate, act as agent for any number of licensed companies in Saskatchewan, except as hereinafter provided.

"(6) In case such holder transfers his services from one life insurance company to another, he shall immediately notify the superintendent and at the same time obtain from both companies and furnish him with evidence of the change. Such change, if satisfactory, shall be indorsed on his certificate by the superintendent.

"(7) A certificate of authority issued in accordance with this section may be revoked or suspended by the superintendent if, after due investigation by him or his duly accredited representative, he determines that the holder of such certificate:

"(a) has been guilty of misrepresentation, fraud, deceit or dishonesty; or

"(b) has violated any of the provisions of *The Insurance Act of Canada*, or of this Act or any rule or regulation made under the provisions of section 202 of this Act; or

"(c) has unreasonably failed to pay over to the company or agent entitled thereto any moneys collected by him and retained beyond the term stipulated in his agency contract or agreement; or

"(d) has placed insurance with companies other than those licensed in Saskatchewan under this Act, without complying with the provisions herein contained relating to unlicensed insurance.

"(8) The holder of a certificate of authority which has been revoked may appeal against such revocation to the minister, who shall thereupon either confirm or cancel such revocation.

"(9) No person whose certificate of authority has been revoked shall be entitled to a new certificate under this section for one year after such revocation, unless in the meantime such revocation has been cancelled by the minister on appeal.

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"(10) No company, and no officer, agent or employee of a company, shall accept from any person other than the assured or a duly authorised agent holding a certificate of authority, an application or proposal for a contract of insurance.

"(11) The holder of a certificate of authority shall be exempt from payment of any license fee imposed by a municipal corporation within Saskatchewan for the transaction of the business of insurance.

"(12) A list of all agents to whom certificates of authority have been issued shall be published once in each year either in the *Saskatchewan Gazette* or in the report of the superintendent, or as the minister may direct.

"(13) When, by virtue of reciprocal legislation, any other province in Canada accepts as valid within its jurisdiction certificates of authority issued to agents in Saskatchewan, the superintendent may indorse as valid for Saskatchewan for the solicitation of insurance the like certificates issued under the authority of such province.

"(14) Any person who contravenes any of the provisions of this section shall be guilty of an offence, and liable, on summary conviction, to a penalty not exceeding \$100 and not less than \$20, and, in case of subsequent conviction, to imprisonment for any term not exceeding six months."

6. The said Act is amended by inserting therein immediately after section 89 the following:

"89a. A friendly society shall not, if licensed under this Act, be required to comply with the provisions of *The Companies Act* respecting registration and licensing, but shall, nevertheless, be capable of contracting and being contracted with, of suing and being sued, of pleading and being impleaded in any court.

"(2) This section shall apply retrospectively to all contracts, acts, suits and proceedings entered into, done, commenced or carried on by or on behalf of or against any such society since the twenty-first day of June, 1915."

7. Section 93 is amended by striking out subsection (4), and substituting therefor the following:

"(4) Upon receipt of an application for a contract of hail insurance at the head office of a company, or at its branch office or general agency in this province from which contracts of hail insurance are issued, the application shall immediately be stamped with the date of its receipt, and on the same day with either the word 'accepted' or the word 'declined.' If declined, the applicant shall be so notified on the day on which the application is received and at his address as given in the application. Where there is a telegraph office at such address the notice shall be given by telegram prepaid, otherwise it shall be forwarded in writing by registered mail.

"(5) Every agent who takes an application for hail insurance on behalf of a company shall forward same to the company by registered mail not later than the day following the date on which it is taken.

"(6) When a company underwriting hail insurance limits the gross amount of liability which it will accept on any parcel of land, or limits the amount of liability which the head office or general agency in this province is authorised to accept without reference to its head office situated without the province, notice of such limitation shall be given to every agent of the company in the province before the commencement of the hail underwriting season or at the time of the appointment of the agent if appointed at a subsequent date."

8. Section 97 is hereby repealed and the following substituted therefor:

"97. From and after the first day of May, 1917, the conditions set forth in this section shall as against the insurer be deemed to be part of every contract in force in Saskatchewan with respect to any crop therein, and shall be printed on every policy with the heading 'Hail Insurance Conditions,' and no stipulations to the contrary, or providing for a variation, addition or omission, shall be binding on the assured unless evidenced in the manner prescribed by sections 81 and 82.

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## HAIL INSURANCE CONDITIONS.

"1. If any person insures his crop and causes the same to be described as to location and acreage otherwise than as it really is, to the prejudice of the company or misrepresents or omits to communicate any circumstance which is material to be made known to the company in order to enable it to judge of the risk it undertakes, such insurance shall be of no force with respect to the item of the application in regard to which there has been such misdescription, misrepresentation or omission.

"2. A policy sent or delivered to an insured upon an application in writing shall be deemed to be intended to be in accordance therewith, unless the company forthwith gives notice to the insured in writing of the particulars wherein such policy and application differ. A policy issued on a verbal application or verbal instructions shall be deemed to be intended to be in accordance therewith unless the insured notifies the company in writing, before any loss is incurred under the policy of the particulars wherein the said policy and application or instructions differ.

"3. No condition of the policy, either in whole or in part, shall be deemed to have been waived by the company, unless the waiver is clearly expressed in writing, signed by or on behalf of the company at its head office or general agency from which the policy was issued.

"4. Any authorised officer or general agent of the company who, on behalf of the company, enters into a written agreement relating to any matter connected with an insurance shall be deemed *prima facie* to be the agent of the company for the purpose.

"5. The company shall not be liable for the losses following, that is to say:

"(a) loss from hail on any part of the acreage insured which is found to be less than 5 per cent, of the amount of insurance per acre, and in no case for any loss less than ten dollars except where the acreage insured is forty acres or less;

"(b) loss occasioned to the crops insured, by causes other than hail; and where other causes than hail have contributed to the damage the company shall be liable only for so much of the loss as is directly attributable to hail;

"(c) loss from hail to any portion of the insured crops which have been so injured by causes other than hail, or by being over-ripe, that such portion would not yield profit over and above the actual cost of cutting, threshing and marketing;

"(d) loss arising from the neglect of the assured to cut, after it has been damaged by hail, any portion of the insured crop which is fully matured.

"6. In the event of damage to the crops insured, the assured or his agent shall notify the company of the loss by registered letter mailed within three days of the occurrence of such damage and addressed to the company at its head office or general agency from which the policy was issued, stating the number of the policy, the day and hour of the storm and the estimated damage, to each plot or item of the crop insured:

Provided that such notification may be delivered at such head office or general agency by the assured or his agent within such specified time.

"7. A person claiming under a policy shall within thirty days after the occurrence of the loss, unless such time is extended in writing by the company, furnish a statutory declaration, hereinafter called proof of loss, setting forth the date and number of the policy, a description of the land upon which the grain was damaged, the date of the damage and the estimated percentage of damage sustained by each portion of the crop insured. If the assured fails to furnish proof of loss he shall forfeit any claim under the policy. No denial of liability or other

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act on the part of the company, save as hereunder mentioned, shall be deemed to waive or dispense with proof of loss:

"Provided that if the company within the said thirty days, has adjusted the loss acceptably to the claimant and such adjustment has been duly signed by him, or if the amount of the loss has been determined by appraisal as hereinafter provided, the company shall be deemed to have waived proof of loss, unless the same is requested by the company in writing.

"8. Any fraud or false statement in a statutory declaration in relation to any of the above particulars shall vitiate the claim of the person making the declaration.

"9. Subject to condition 10 proof of loss must be made by the assured, although the loss is payable to a third person.

"10. Proof of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for, or in the like case or if the assured refuses to do so, by a person to whom any part of the insurance money is payable.

"11. In case of partial damage by hail the company shall pay the same percentage of the amount insured per acre as the portion of the crop destroyed or damaged bears to what would have been the amount of the whole crop had no damage by hail occurred, no account to be taken of the cost of cutting or threshing the portion not destroyed or damaged. On the remaining portion of the insured crop the residue of the insurance shall remain in force.

"12. If the assured in his notice of loss calls for an adjustment and it is found that the company is not liable for any loss according to the conditions of his policy, the assured shall pay the expenses incurred in the investigation of his claim.

"13. If any portion of the crops insured herein is injured from causes other than hail, the assured may obtain a rebate of a *pro rata* proportion of the premium paid for the insurance on such portion, calculated as from the first day of June to the fifteenth day of September inclusive, provided notice of intention to plough under such crop is mailed by the assured to the company at its head office or general agency in the province, by registered letter, accompanied by his policy not later than the twentieth day of July, specifying the acreage of the insured crop to be ploughed down which shall be done not later than the tenth day of August next following the date hereof.

"A statement of the crop acreage so ploughed under shall be furnished the company by the assured not later than the twentieth day of August in the current year, on such form as may be required by the company. The insurance on the portion specified to be ploughed under shall terminate at 12 o'clock noon, standard time, of the day on which the first notice was mailed to the company.

"No rebate shall be granted if the assured fails to observe the foregoing conditions, nor shall any rebate of premium be granted upon any portion of the crop that may be harvested.

"14. In the event of a disagreement as to the percentage of damage by hail to any of the crops insured, whether the right to recover on the policy is disputed or not, such percentage shall, when required by notice in writing given by either party to the other, be ascertained by a competent and disinterested appraiser, who shall be a property holder or tax payer in this province, to be chosen by both parties, or if they cannot agree on one person, then by two such appraisers, one to be chosen by the assured and the other by the company. In the latter case the appraisers shall together estimate the percentage of damage, and failing to agree shall submit their differences to an umpire, and the award in writing of any two shall determine the amount of such damage. Such umpire shall be chosen by the appraisers, or, in case they cannot agree, then, on the application of either appraiser, by the judge of the district court of the judicial district within

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which the crop acreage insured lies. If one appraiser has been chosen, both parties shall share equally his expenses; if two, either party shall pay the appraiser chosen by such party, and they shall bear equally the expense of the appraisal and umpire if an umpire is required. The choice of an appraiser by either party to the disagreement shall be made within twenty-four hours after the request for appraisal has been made by such party in writing. If the assured refuses or neglects to make such choice, the percentage of damage shall be estimated and determined by the appraiser chosen by the company. If the company refuses or neglects to make such choice, such percentage shall be estimated and determined by the appraiser chosen by the assured. The actual appraisal of such damage shall be commenced within two days after both appraisers have been chosen, or after the expiration of the time herein limited for such choice.

"15. The loss shall be payable within sixty days after completion of proof of loss, unless a shorter period is provided for by the contract of insurance.

"16. Every action or proceeding against the company for the recovery of any claim under or by virtue of this policy shall be absolutely barred, unless commenced within twelve months after the loss or damage occurs.

"17. If the crop insured or the interest of the assured in such crop is assigned without the written permission of the head office or general agency of the company from which the policy was issued, such assignment shall not be binding on the company; but this condition does not apply to change of title by succession or by operation of the law, or by reason of death."

9. Subsection (5) of section 186 is repealed and the following substituted therefor:

"(5) Where it is stated in the contract or declaration that the insurance money or any part of it is for the benefit of the wife only and she is designated by name, and the wife so designated by name is not the wife living at the maturity of the contract, such insurance money, or such part of it shall be for the benefit in equal shares of the wife living at the maturity of the contract and the children of the assured, and also the children living at the maturity of the contract of any child of the assured who predeceased him, such last mentioned children taking the share their parent would have taken if living."

10. Section 199, subsection (2) is amended by striking out "of 2 (i)" and substituting therefor the figure "6".

11. Section 200 is amended by adding the words "or in case of mutual insurance companies" after the words "in case of other classes of insurance" in the thirty-third line.

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(2) An Act respecting Hail Insurance by Municipalities. Chapter 15.  
(Assented to March 10, 1917.)

His Majesty by and with the advice and consent of the Legislative Assembly of Saskatchewan enacts as follows:

#### SHORT TITLE.

1. This Act may be cited as "*The Municipal Hail Insurance Act*," 1915, c. 22, s. 1.

#### INTERPRETATION.

2. In this Act, unless the context otherwise requires, the expression:

1. "Minister" means the minister of municipal affairs;

2. "Municipality" means a rural municipality;

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3. "Secretary treasurer" and "reeve" mean respectively the secretary treasurer and reeve of a rural municipality;

4. "Association" means the Saskatchewan Municipal Hail Insurance Association;

5. "Crops" means and includes crops of wheat, oats, barley, flax, rye or speltz;

6. "Council" means the council of a rural municipality. 1915, c. 22, s. 2, amended.

## HAIL INSURANCE ASSOCIATION.

3. (1) There shall be an association to be called "The Saskatchewan Municipal Hail Insurance Association," which shall consist of representatives of all the municipalities which exercise the powers provided by section 18 of this Act.

(2) Each municipality shall be represented by one delegate appointed by the council.

(3) Delegates need not necessarily be members of the councils of the respective municipalities which they represent, but they shall be resident electors of such municipalities. New.

4. The head office of the association shall be at Regina in the Province of Saskatchewan. New.

5. The association shall be a corporate body and shall have the following powers:

(a) to borrow money for the purpose of carrying out the objects of its incorporation, to hypothecate, pledge and mortgage its property, rights, assets and prospective revenues, and to sign bills, notes, contracts, and other evidences of or securities for money borrowed or to be borrowed for the purposes aforesaid;

(b) to invest any reserve funds or surplus, as the same may from time to time be accumulated, in such manner as may be approved by the Lieutenant Governor in Council;

(c) to transact the business of indemnifying against loss occasioned by hail the owners of crops growing within the area of municipalities which exercise the powers conferred by section 18 of this Act;

(d) to take over the assets and liabilities of the Hail Insurance Commission as constituted by chapter 25 of the statutes of 1912. 1915, c. 22, s. 3, amended.

6. (1) Until directors are elected as hereinafter provided, J. E. Paynter, of Tantallon; A. E. Wilson, of Indian Head; and E. G. Hingley, of Regina, all in the Province of Saskatchewan, shall be the provisional directors, and they are hereby empowered to do all things necessary for the organization and conduct of the affairs of the association until a general meeting is held.

(2) The provisional directors shall receive for their services, out of the accumulated fund hereunder provided, such salaries as may be fixed by order of the Lieutenant Governor in Council, together with travelling expenses.

(3) The provisional directors may employ such clerical assistance as is from time to time required, and pay for the same out of the accumulated fund hereinafter provided. New.

7. Within ten days after this Act comes into force, the provisional directors shall call a general meeting of the association. Thirty days' notice thereof shall be given by registered letters addressed to the reeve and the secretary treasurer of each municipality then represented in the association. The association may pay the expenses of the delegates attending such meeting. New.

8. (1) At such meeting a board of nine directors shall be elected, who shall be paid such remuneration as the meeting may determine.

(2) Three members of the board shall be elected for three years, three for two years and three for one year, and thereafter a sufficient number shall be elected each year to fill the vacancies occurring; and all directors elected annually, subsequently to the first general meeting, shall hold office for three years.

(3) Directors need not be delegates. New.

9. The persons entitled to vote at the first general meeting, and at all subsequent general meetings of the association, shall be the appointed delegates of the municipalities as provided in section 3 hereof. New.

10. (1) The directors shall meet immediately after the annual general meeting of the association and organise by electing from their own number a president and vice-president, and appointing a secretary and treasurer who may, or may not, be directors.

(2) One person may be appointed to the joint office of secretary and treasurer. New.

11. The directors shall appoint an executive committee, consisting of the president, vice-president and one other member of the board, any two of whom shall constitute a quorum. New.

12. The executive committee shall have such powers as may be delegated to it from time to time by the directors. New.

13. The directors may engage and fix the salaries or compensation of all officers, agents and employees of the association, and may define their duties; but may, if it be deemed advisable, delegate such powers to the executive committee or to such officer or officers as may be in control of the association's business. New.

14. The directors may fill any vacancy that may occur in the board, and the person appointed shall hold office until the next general meeting. New.

#### BY-LAWS.

15. The association may from time to time make such by-laws, not contrary to law or inconsistent with this Act, for the administration, management and control of its property and business, and for the conduct in all particulars of its affairs as are considered necessary or expedient for carrying out the provisions of this Act according to their true intent and meaning.

16. (1) The association may by by-law:

(a) limit the total indemnity to be paid on each quarter-section on which the rate of four cents per acre only is levied;

(b) arrange for an additional rate per acre on land actually under crop, to be collected in the same manner as the flat rate:

Provided that such additional rate shall not be imposed without the consent of the person taxed;

(c) permit the owner of land, not exceeding in area 640 acres of which at least 25 per centum is under cultivation, to withdraw from the operation of the by-law for a period of two years or more;

(d) permit the owner of land, exceeding 640 acres in extent, of which at least 50 per centum is under cultivation, to withdraw from the operation of the bylaw for a period of two years or more.

(2) No such by-law shall come into effect until the year next following that in which the association in general meeting adopts it. New.

17. The association shall close its books on or before the last day of February in each year, and immediately thereafter have a full and complete audit made of its books, records and accounts by one or more chartered accountants, and on completion of such audit shall prepare and publish a full and complete report of its operations during its last preceding fiscal year. A copy of such report shall be furnished to the minister and to the reeve and the seceratry treasurer of each municipality under the Act. 1915, c. 22, s. 4 (3); 1916, c. 37, s. 41 (3).

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## POWERS OF MUNICIPALITY.

18. (1) Any municipality may, jointly with other municipalities and subject to the provisions of this Act, undertake the indemnification of owners of crops growing within the area of all such municipalities against loss occasioned by hail.

(2) Every municipality other than those above mentioned may be admitted to the benefits and rights conferred by this Act upon such terms as by by-law the association may direct. 1915, c. 22, s. 5, amended.

## PROCEDURE.

19. (1) The council of any municipality may, at a regular meeting thereof held between the first day of August and the first day of October in any year, resolve to submit to the electors at the next ensuing annual election a by-law empowering the municipality to engage in the undertaking mentioned in the next preceding section.

(2) Such by-law shall be in form A in the schedule to this Act, shall receive its first and second reading on or prior to the first day of October, and shall be submitted and voted upon at the regular annual election then next ensuing.

(3) Upon receipt before the first day of November in any year of a petition to that effect, signed by not less than 25 per centum of the resident ratepayers of the municipality, such by-law shall receive its first and second reading as soon as possible thereafter, and the council shall submit same to be voted upon as hereinbefore provided.

(4) Upon receipt, before the first day of November in any year, of a petition to that effect signed by not less than 25 per centum of the resident ratepayers of the municipality, the council shall submit to be voted upon at the then next ensuing annual election a by-law repealing any by-law of such municipality passed under the provisions of the first, second and third subsections hereof and of sections 20 to 24 inclusive of this Act.

(5) Such repealing by-law shall be in form B in the schedule to this Act, and shall receive its first and second reading as soon as possible after the receipt of the petition mentioned in the preceding subsection.

(6) Forthwith after any such by-law shall have received its second reading, the secretary treasurer shall notify the minister of such action having been taken.

(7) Forthwith after the second reading of any such by-law the secretary treasurer shall cause the same to be published in two successive issues of a newspaper published in or nearest to the centre of such municipality, or a newspaper circulating in the municipality, together with a notice according to form C in the schedule to this Act; and such publication shall be completed within a month of the date of such second reading. 1915, c. 22, s. 6, amended.

20. For the purpose of taking the votes the secretary treasurer shall prepare and procure ballots according to form D in the said schedule and shall supply the deputy returning officer for each polling subdivision within the municipality, when furnishing him with supplies and instructions for such election, with a sufficient number of ballots for all persons who may be entitled to vote upon such by-law within his polling subdivision, together with three copies of the by-law, two of which it shall be the duty of the deputy returning officer to post up in conspicuous places in his polling booth, and one of which shall be kept by him for reference. 1915, c. 22, s. 7.

21. (1) The deputy returning officer shall, when delivering ballots to voters for the election of municipal officers, hand one to each voter entitled to vote upon the by-law, and shall record in the polling book for such election in a separate column the fact of having done so and of such ballot having been cast.

(2) The voting upon such ballot and the essentials to the legal sufficiency thereof, the number of votes cast for and against the by-law and the statement and returns as to same and as to the result of the voting thereon, shall be in accordance *mutatis mutandis* with the provisions and formalities required in respect to the election of municipal officers at such elections. 1915, c. 22, s. 8.

22. The persons entitled to vote upon such by-law shall be all persons who are qualified to vote for reeve and councillors of the municipality, except persons who are qualified only in respect of lands within the limits of a hamlet or lands held under grazing lease from the Dominion of Canada. 1915, c. 22, s. 9, amended.

23. (1) In the event of any such by-law receiving the assent of the majority of the voters voting thereon, the council shall, on or before the tenth day of January next after such voting, finally pass the said by-law, and shall cause the secretary treasurer to prepare, certify and forward to the minister during the same month two copies of the said by-law, together with a certified statement by the returning officer of the votes cast for and against the by-law.

(2) In case the by-law fails to receive such assent, the secretary treasurer shall, nevertheless, forward to the minister such certified statement on or before the date above mentioned. 1915, c. 22, s. 10, amended.

24. (1) Upon the publication of the minister's approval of the by-law in *The Saskatchewan Gazette*, and not earlier, it shall come into force and be valid and binding to all intents and purposes.

(2) The minister shall forthwith cause notification to be given to the association of the publication of his approval of any such by-law, and in case of a repealing by-law, of the withdrawal of the municipality from the benefits of this Act, and thereafter no claims for losses arising within such municipality shall be valid or be recognised by the association. 1915, c. 22, s. 11, amended.

#### ASSESSMENT.

25. (1) Forthwith after the publication giving effect to a by-law in form A, and thereafter yearly prior to the first day of May, so long as such by-law remains in force, the secretary treasurer shall cause to be published twice, in successive weekly issues of a newspaper published in or nearest to the centre of such municipality, or a newspaper circulating in the municipality, a notice according to form E in the schedule to this Act of the approval by the minister of such by-law.

(2) Upon such publication all persons shall become and be liable to be assessed, and they are, by and upon each such yearly publication and by virtue of such by-law within the year of such publication, assessed for the special rate, fixed by the association under the provisions of section 39 hereof, but not to exceed four cents per acre, together with such additional rate, if any, as may have been imposed under the provisions of section 16, subsection (1) (b), upon all the lands within the municipality (exclusive of lands within any hamlet therein and any lands held under grazing lease from the Dominion of Canada) upon or in respect to any interest in which they are assessable for municipal taxes.

(3) The publication of such yearly notice shall constitute a valid and sufficient notice to all persons concerned of such assessment for the year, within the meaning or requirements of any municipal or assessment Act, relating to the municipality and to any such taxes therein, and the special rate shall be and remain until paid a charge and tax upon such land, or upon any interest therein of the party assessed, notwithstanding that the title to such land may be in the Crown or other lands not themselves liable to assessment. 1915, c. 22, s. 12, amended.

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## WITHDRAWALS.

26. (1) Any person liable to assessment under the bylaw, who is the owner or occupant of land within the municipality, may prior to the first day of June in any year after this Act comes into force, by written notice to the secretary treasurer, withdraw from the operation of such bylaw the following lands in respect of which he is liable to assessment, upon satisfying the council and the association that the same are:

(a) one or more quarter sections completely inclosed by a substantial fence in good repair of not less than two strands of wire on posts not more than thirty-three feet apart and actually used by him for grazing and hay purposes only; or

(b) an unpatented quarter section held by him under homestead, pre-emption or purchased homestead entry from the Dominion of Canada, upon which there are less than forty acres under cultivation; or

(c) one or more quarter sections with less than forty acres per quarter under cultivation, the remaining portion of which is completely inclosed by a substantial fence in good repair, of not less than two strands of wire on posts not more than thirty-three feet apart, and actually used by him for grazing and hay purposes only;

and the land so described shall be exempt from such special rate for the then current year.

(2) The council shall during the said month of June consider each notice of withdrawal, and if satisfied that the land specified in the notice may properly be withdrawn under the provisions of clause (a), (b) or (c) of the next preceding subsection, the council shall authorise the withdrawal of the said land.

(3) Forthwith after such action of the council and before the first day of July, the secretary treasurer shall prepare and forward to the association a detailed statement, verified by statutory declaration, of all the lands, the withdrawal of which has been authorised by the council.

(4) All withdrawals shall be subject to review by the board of directors of the association, and, if the board decide that any withdrawal has been improperly made, it may order that the withdrawal be cancelled and that the special rate be levied against such land; and, upon receipt by the secretary treasurer of a notice from the board to that effect, the secretary treasurer shall cancel the said withdrawal. 1915, c. 22, s. 13; 1916, c. 37, s. 41 (5); amended.

## COLLECTION OF SPECIAL RATE.

27. (1) The secretary treasurer of the municipality shall cause to be entered upon the assessment roll of the municipality for the current year, against all lands and interests in lands within the municipality not so withdrawn and relieved from assessment, and against the person so to be assessed in respect thereof, the special rate for the then current year, for raising a fund to carry out the purposes of the said bylaw and the provisions of this Act.

(2) Such special rate shall be collected in the same manner as all other taxes of the municipality are collected, and shall if unpaid when due be recoverable in all respects as any other municipal taxes on land or any interest therein are recoverable; and, with respect to the collection thereof, the municipal officers from time to time charged with the collection of the municipal taxes shall have the same powers and be subject to the same duties as with respect to the collection and recovery of municipal taxes within the municipality.

(3) In the event of any such special rate remaining unpaid after the thirty-first day of October of the year in which the same is levied, there shall be added

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thereto by way of penalty the sum of \$1 for every quarter section of land or portion thereof with respect to which such rate then remains unpaid.

(4) The secretary treasurer shall mail to every person assessed hereunder, with the notice specifying the amount of taxes payable by such person, a notice in the following form:

SPECIAL HAIL INSURANCE TAX NOTICE.

(Section 27, *The Municipal Hail Insurance Act*).

Take notice that unless the amount of your special tax for hail insurance is paid before the first day of November next, \$1 for each quarter section or portion thereof will be added to the tax. 1915, c. 22, s. 14, redrawn.

28. (1) The secretary treasurer shall, on or before the fifteenth day of September in each year in which any special rate assessed under the authority of this Act becomes payable, forward to the secretary of the association a statement verified by statutory declaration, showing the full area of all lands in any way assessable within such municipality for the purposes of this Act.

(2) The secretary treasurer shall be entitled to retain for his services  $2\frac{1}{2}$  per centum out of all amounts of the said special rate and penalties, as the same shall be paid to him from time to time.

(3) The secretary treasurer shall, on or before the fifteenth day of November in each such year remit to the secretary of the association the total amount of such special rate according as the same has been or should have been assessed for such year less  $2\frac{1}{2}$  per centum:

Provided that, with the written consent of the association previously obtained, the secretary treasurer may withhold from such remittance the total amount of the special rate levied upon lands, title to which is in doubt or in respect to which the right of the municipality to assess is in dispute.

(4) In case of the punctual payment to the association on or before the said fifteenth day of November in any year of the total amount of such special rate as assessed for such year, the municipality may retain the full amount of all penalties imposed on the first day of said month of November of that year; otherwise the same shall be paid over to the association along with the special rate or the balance thereof as remitted from time to time.

(5) Every municipality shall be entitled to retain out of the full amount of the special rate at the time the same is being remitted to the secretary of the association:

(a) the amount paid for the printing of the special hail insurance tax notice;

(b) the exchange and other charges connected with remitting the said full amount to the association.

(6) In the case of every such deduction proper vouchers shall be produced and forwarded to the association. 1915, c. 22, s. 15, amended.

29. In the event of the secretary treasurer being unable to remit the full amount of such special rate, as provided by the third subsection of section 28 hereof, he shall immediately after the date fixed for such payment open a separate bank account to be termed "The Hail Insurance Trust Account," to which all hail insurance levies and penalties then collected shall be transferred and into which such levies and penalties thereafter collected shall be paid. He shall also forthwith remit to the secretary of the association all moneys so transferred, and shall, from time to time, remit moneys paid in, as directed by the association. 1915, c. 22, s. 16, amended.

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30. In case of rates levied for any year preceding the year in which this Act comes into force, and penalties imposed thereon, remaining unpaid, the municipality in default shall pay to the association interest at the rate of 8 per centum per annum upon the amount of the arrears. 1915, c. 22, s. 16, amended.

31. (1) Any person owning the crop or a portion of the crop upon land assessed and liable for such special rate, who may, between the sixteenth day of June and the fifteenth day of September, both days inclusive, in any year for which land is so assessed, suffer damage to the standing crop from hail upon the lands in respect to which such assessment is made and of which he is either the owner or the tenant or the representative of either, shall, within three days of such damage being sustained, give notice to the secretary of the association by registered letter addressed to him at Regina of such damage; and such notice shall be in the form of a statement witnessed and verified by a neighbour showing the number of acres damaged, the percentage of damage done, the claimant's interest, if any, the interest, if any, of any other person in the said crop, and the name of the person responsible for payment of the hail insurance tax on the said land.

(2) Every such notice shall also show the section, township and range in which such claimant resides and his usual post office address, in order that an inspector may secure the written concurrence of the claimant in his award, as provided in section 32 of this Act. In case such claimant does not reside within two miles of the crop in respect to which the claim is being made, such notice shall contain the name, section, township and range of some person residing within two miles of such crop, who shall be recognised by the inspector as the representative of such claimant for this purpose. 1915, c. 22, s. 18, amended.

32. (1) The secretary of the association upon receipt of any claim of loss, shall deliver or forward the same to an inspector, who shall inquire into, verify and report upon each such claim and the loss according to his judgment, and shall report to the secretary of the association.

(2) It shall be the duty of every inspector employed by the association to appraise and adjust claims for indemnity under this Act, to make every effort to personally see the claimant or in the absence of the claimant his resident representative and secure his written concurrence in the award made by the inspector, and every such statement of concurrence, or the reason for failure on the part of the inspector to secure such concurrence shall be forwarded to the secretary of the association by the inspector with his report. 1915, c. 22, s. 19, amended.

## PAYMENT OF CLAIM.

33. Each claimant shall be entitled to receive out of the said fund indemnity of not more than five cents per acre for every one per centum of damage which the association may decide that he has sustained by hail over or upon his area of injured crop:

Provided that no claimant shall be entitled to indemnity under this Act for any damage less than 5 per centum of the crop upon such hailed area at the time of damage;

Provided also that damage from hail throughout the same season and upon the same area shall be treated as cumulative. 1915, c. 22, s. 20, amended.

34. (1) Subject as herein-provided all losses of which the association has had legal notice under the provisions of section 31 hereof shall be paid by it before the fifteenth day of December in each year, but in the event of its total actual and estimated revenues not being considered by the association to be sufficient to pay all losses in full, the same shall be paid *pro rata*.

(2) In the payment of losses by the association, whether in full or *pro rata*, priority shall be given to losses arising in municipalities which have discharged

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their indebtedness to the association in full on or before November 15 in the then current year, and the association may make such regulations as it deems equitable for the payment of losses arising in other municipalities under the Act.

(3) The secretary of the association shall retain out of the moneys so payable for any loss hereunder the amount owing by way of special rate upon each and every quarter section of land in respect of damage to the crops upon which such moneys are payable, and shall remit such moneys so retained to the secretary treasurer of such municipality to be credited by him upon the special assessment on such land. 1915, c. 22, s. 21, amended.

#### GENERAL.

35. (1) All moneys to be collected by any municipality under the authority of this Act and of any such bylaw shall be a debt due by such municipality to the association, and may be recovered by it by action in any court of competent jurisdiction in the province.

(2) In case any municipality shall make default in the payment of any moneys payable by it to the association under the provisions of section 28 hereof, before the date fixed for the final adjustment and payment of losses as aforesaid, the association may apportion, pay out and apply all moneys otherwise received by it hereunder to satisfy and discharge all claims incurred within the limits of the municipalities, other than the municipality so in default, which may be entitled to the benefits of the indemnity herein provided, and may pay such claims in full without regard to claims which may have arisen within the limits of the defaulting municipality. 1915, c. 22, s. 22, amended.

36. (1) The council of any municipality may borrow from any person, bank or corporation, upon its promissory note, signed by the reeve and the secretary treasurer and secured by any portion of such special rate and any penalties thereon from time to time remaining unpaid, such sums of money as may be required to enable it to pay in full to the association the amount of the special rate assessed within such municipality under such bylaw during the then current year, and may renew any such note from time to time.

(2) The securing of any such loan by any municipality shall not limit or impair its borrowing powers under any Act or law fixing or limiting the same. 1915, c. 22, s. 23, amended.

37. The adjudication of the association upon all claims for indemnity sent to it under this Act shall be determined upon the report of the inspector thereon; but the association may require such further reports and evidence in considering any such claim as it may see fit, and the adjudication of the board upon each such claim and upon its apportionment among claimants shall be final. 1915, c. 22, s. 24, amended.

38. The costs and expenses of and in relation to the inspection and adjudication of all claims for indemnity under this Act shall be such as the association may tax and allow, and shall, together with the allowance to and the expenses of the association and its officers, be paid out of the funds in the hands of the association under this Act. 1915, c. 22, s. 25, amended.

39. (1) The association shall, subject to the maximum rate fixed by this Act, fix from year to year the special rate per acre to be assessed in each such year upon all lands within the operation of this Act; and shall give notice thereof by publication in *The Saskatchewan Gazette* and by notification of each secretary treasurer on or before the first day of March in such year, and all lands within the operation of this Act shall thereupon be assessed for such year at the rate per acre so fixed.

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(2) In the event of any municipality being in arrears to the association for an amount equal to two years' assessment, the association may suspend the operation of sections 25, 31, 32 and 33 of this Act with respect to such municipality. Notice of such suspension shall be given to the secretary treasurer of such municipality and published in *The Saskatchewan Gazette* and in the newspaper published nearest to the centre of the municipality on or before the first day of March in such year. 1915, c. 22, s. 26, amended.

40. Any secretary treasurer or other officer or person who fails to perform any duty or send any notification or return required of him by this Act, or who makes a return that is wilfully false or misleading in any particular or who performs any act forbidden by this Act, shall be deemed guilty of an offence and upon summary conviction shall be liable to a fine of not more than \$50. 1915, c. 22, s. 27.

41. (1) If anything required to be done by or under this Act at or within a fixed time cannot be or is not so done, the minister may by order from time to time appoint a further or other time for doing the same, whether the time within which the same ought to have been done has or has not expired.

(2) Anything done within the time prescribed by such order shall be as valid as if it had been done within the time fixed by or under this Act. 1916, c. 37, s. 41 (6).

42. Moneys due as indemnity to claimants under this Act shall be exempt from garnishment or attachment and incapable of being assigned. 1915, c. 22, s. 29.

43. (1) For the purpose of enabling the association to make full use of its assets in meeting claims accruing against it in any year, irrespective of the amount of its collections, the Lieutenant Governor in Council may enter into agreements with the association and with persons lending money to it, guaranteeing repayment of the sums advanced, either originally or upon renewal, with interest.

(2) Such advances may be by way of continued and repeated transactions.

(3) The agreements may provide such terms and conditions, with regard to all or any of such advances, including extensions of time to the association and freedom of the lender from responsibility for the securities, as may be set forth in the Orders in Council authorising the same.

(4) The association may secure the province against loss through a guarantee in such manner and form as the Lieutenant Governor in Council may approve.

(5) Agreements may be signed on behalf of the province by the provincial treasurer or such other officer as may be from time to time designated by the Lieutenant Governor in Council for the purpose; and when an agreement is so signed the province shall become liable for payment of the principal and interest thereby secured.

(6) Every agreement so signed and purporting to be made hereunder shall be conclusive evidence in favour of the lender as against the Crown and the association that the terms of this Act with respect thereto have been complied with, that the obligations therein set forth are valid and binding obligations of the Crown and the association, and that terms and conditions therein contained are authorised by this Act.

44. The assets of the hail insurance commission constituted by *The Hail Insurance Act 1912*, and continued by *The Municipal Hail Insurance Act*, are hereby vested in, and the liabilities of the commission imposed upon, the association.

45. The following enactments are hereby repealed:

6 George V, 1915, c. 22.

6 George V, 1916, c. 37, s. 41.

SCHEDULE.

FORM A.

(Section 19 (2))

By-law No. \_\_\_\_\_ of the Rural Municipality of No. \_\_\_\_\_

A by-law to authorise this municipality to join with other municipalities to indemnify owners of crops within their limits from loss occasioned by hail.

Under the authority of *The Municipal Hail Insurance Act* the council of The Rural Municipality of No. \_\_\_\_\_ enacts as follows:

1. This municipality shall, subject to the provisions of the said Act, jointly with other municipalities undertake the indemnification of owners of crops growing within the area of such municipalities against loss occasioned by hail.

Read a first time this \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_\_\_\_

Read a second time this \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_\_\_\_

Read a third time after having received the assent of the electors thereto and finally passed at this \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_\_\_\_

.....  
Recve.

[SEAL]

.....  
Secretary Treasurer.

FORM B.

Section 19 (5)

Bylaw No. \_\_\_\_\_ of the Rural Municipality No. \_\_\_\_\_

A by-law to repeal a by-law authorising this municipality to join with other municipalities to indemnify owners of crops within their limits from loss occasioned by hail.

Under the authority of *The Municipal Hail Insurance Act* the council of The Rural Municipality of No. \_\_\_\_\_ enacts as follows:

1. A by-law authorising this municipality to join with other municipalities to indemnify owners of crops within their limits from loss occasioned by hail, which by-law was read a third time after having received the assent of the electors and finally passed at the \_\_\_\_\_ day of \_\_\_\_\_ 19, is hereby repealed.

Read a first time this \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_\_\_\_

Read a second time this \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_\_\_\_

Read a third time after having received the assent of the electors thereto and finally passed at this \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_\_\_\_

.....  
Recve.

[SEAL]

.....  
Secretary Treasurer.

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## FORM C.

## Section 19 (7)

## NOTICE TO ELECTORS.

The above is a true copy of a proposed bylaw No. \_\_\_\_\_ which has been taken into consideration by the council of The Rural Municipality of \_\_\_\_\_ No. \_\_\_\_\_ and which in the event of the assent of the electors being obtained thereto will be finally passed on or before the tenth day of January, 19 \_\_\_\_.

And notice is hereby given that a vote of the electors entitled to vote thereon will take upon said bylaw at the next ensuing annual elections of this municipality to be held on the \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_, between the hours of 9 a.m. and 4 p.m. (mountain standard time) and at the polling places fixed for such election.

And take notice further that I will at \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_, at \_\_\_\_\_ o'clock \_\_\_\_\_ m. sum up the votes upon said bylaw and declare the result of the vote thereon.

Given under my hand at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_.

.....  
Secretary Treasurer.

## FORM D.

(Section 20)

<p>.....191..</p> <p>Voting on Bylaw No.....</p> <p>submitted by the Council of the Rural Municipality of.....</p> <p>No....., respecting Hail Insurance.</p>	<p>For</p> <p>Hail Insurance.</p>
	<p>Against</p> <p>Hail Insurance.</p>

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# FORM E.

(Section 25)

## THE MUNICIPAL HAIL INSURANCE ACT.

The Rural Municipality of \_\_\_\_\_ No. \_\_\_\_\_

Take notice that the minister has approved Bylaw No. \_\_\_\_\_ of this municipality intituled "A bylaw to authorise this municipality to join with other municipalities to indemnify owners of crops within their limits from loss occasioned by hail" and that the said bylaw is now in force.

And take notice further that under and by virtue of the said bylaw and under the authority of the said Act all persons are hereby assessed for a special rate of \_\_\_\_\_ cents per acre for the year 19 \_\_\_\_\_ upon all the lands within the municipality (exclusive of lands within any hamlet therein and any lands held under grazing lease from the Dominion of Canada) upon or in respect of which they are respectively assessable for municipal taxes under any Act relating thereto and that the said lands or any such person's interest therein is charged with the payment of such special rate but subject to the provisions as to withdrawal in said Act contained.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_\_\_\_

.....  
Secretary Treasurer.

## PROVINCIAL TAXES AND FEES.

In the Report for each of the years 1912 to 1915 inclusive there was published a summary statement of the taxes and fees required by the various provinces of Canada from insurance companies licensed by this Department. A similar statement was given in respect to taxes and fees required by municipalities, cities and towns, within the various provinces. This information has been brought up to date and is here given in sufficient detail, it is believed, for most purposes. As hereinafter indicated the information, in regard to municipalities, cities and towns is in some cases incomplete.

### ALBERTA.

By the Province—

(a) *Registration and filing of documents.*—Filing of documents preliminary to issue of license, \$10. Registration and renewal thereof: life insurance, \$300; fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, \$300; hail insurance, \$200; accident (including vehicle and public liability), automobile, sickness and guarantee insurance, \$200; one or more of the following: plate glass, burglary, steam boiler, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, \$50; one or more of all other classes, \$50. Every underwriters agency undertaking one or more of all classes of insurance, \$100.

(b) *Income Tax.*—The premium income of all insurance companies is taxed to the extent of 1 per cent thereof. If a company lends money on security in the province and has more than \$50,000 invested in the province, the gross income

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received from its total investments in the province is taxed to the extent of  $\frac{1}{4}$  per cent thereof.

*By Municipalities—*

No taxes or fees permitted.

## BRITISH COLUMBIA.

*By the Province—*

(a) *Registration and filing of documents.*—For filing documents and application for license, \$5; charge for publication notice of license, \$5. Initial license fee for all insurance companies, \$250. For filing of documents on renewal of license: fire companies, \$1 per document; other companies, \$5.

(b) *Income Tax.*—A tax of 2 per cent of income (all sources) is required from all insurance companies.

*By Municipalities—*

No special taxes or fees are charged by municipalities.

## MANITOBA.

*By the Province—*

(a) *Registration and filing of documents, etc.*—Filing of documents prior to issue of license, \$5. Service of Insurance Inspector acting as attorney for service of process, \$5 annually. Registration—Fire or life companies, \$200; accident, guarantee or surety, \$25. Underwriters' Permit, \$100.

(b) *Income Tax.*—(1) On the gross premium income of all companies:—

Premium income less than \$50,000.....	1	% thereof
“ \$50,000 but less than \$100,000.....	1 $\frac{1}{4}$	“
“ \$100,000 but less than \$150,000.....	1 $\frac{1}{2}$	“
“ \$150,000 but less than \$200,000.....	1 $\frac{3}{4}$	“
“ \$200,000 or more.....	2	“

(The above premium income taxes are reduced by amounts paid under the provisions of the Manitoba Insurance Act.)

(2) On the income of life insurance companies from investments within the province:—If the amount loaned on policies or loaned or invested on mortgages, stocks or bonds exceeds \$25,000 the gross income therefrom is taxed  $\frac{1}{4}\%$  thereof.

*By Municipalities—*

No special taxes are charged by municipalities, except the town of Virden.

## NEW BRUNSWICK.

*By the Province—*

The taxes imposed by the Province may be conveniently classed according to the nature of the business transacted and are as follows:—

(a) *Fire Insurance Companies.*—A tax on premium income of 1 per cent thereof together with an additional sum of \$100.

(b) *Life Insurance Companies.*—An annual tax of \$250.

(c) *Accident and Guarantee Companies.*—A tax on premium income of  $\frac{1}{2}$  per cent thereof together with an additional sum of \$25.

(d) Tax on insurance agents, \$2.00.

*By Municipalities—*

Information wanting.

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## NOVA SCOTIA.

*By the Province—*

No fees are charged for registration or for filing of documents.

*Income Tax.*—The gross premium income of life insurance companies is taxed to the extent of  $1\frac{1}{4}\%$  thereof; other insurance companies, 1% thereof. There is no tax on income from other sources.

*By Municipalities—*

No special taxes are imposed by municipalities.

*City Taxes.*—The city of Halifax imposes taxes annually as follows:—Each company doing life, fire, marine, \$200; accident or guarantee insurance, \$50; plate glass, \$25. Information in regard to other cities wanting.

## ONTARIO.

*By the Province—*

(a) *Registration and filing of documents.*—Application fee, \$5; filing power of attorney, \$5; registration, \$150.

(b) *Income Tax.*—Annual tax under the Corporations Tax Act, 1914.—Every insurance company shall pay a tax of \$30,000 subject to reduction in the discretion of the Provincial Treasurer. If any country or state imposes taxes or fees which have the effect of discriminating against any insurance companies organized under the laws of Canada or Ontario, having their principal office in Ontario, then any company organized under the laws of any such country or state may be required to pay additional taxes and fees in Ontario but not exceeding the taxes and fees required by such country or state from insurance companies organized under the laws of Canada or Ontario.

(c) Tax on insurance agents, \$3.00.

*By Municipalities—*

These taxes vary with the amount of assessment required by the municipality.

## PRINCE EDWARD ISLAND.

*By the Province—*

Extra provincial insurance companies pay an annual tax depending on the class of business as follows, namely: Life insurance, \$225; fire insurance, \$150; accident, \$50; guarantee, \$10; and accident and guarantee, \$60. An additional war tax of one-third the annual tax is required.

*By Cities and Towns—*

The city of Charlottetown imposes an annual tax as follows: Life, \$100; fire, \$75; guarantee \$25; accident, \$25; and plate glass, \$10.

The town of Summerside imposes an annual tax as follows: Life insurance companies, \$25; fire insurance companies, \$10; accident \$15; plate glass, \$5; marine \$10.

Information in regard to other towns wanting.

## QUEBEC.

*By the Province—*

(a) *Registration and filing of documents.*—Application for registry, \$5; filing of charter, \$1; filing of power of attorney, \$5; certificate of registry, \$150 annually.

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(b) *Income Tax*.—The premium income of life insurance companies,  $1\frac{3}{4}$  per cent thereof but not less than \$400; all other companies, 1 per cent but not less than \$250.

(c) *Fire Prevention Tax*.—Fire companies are taxed  $\frac{1}{4}$  of 1 per cent in addition to the income tax above.

Income other than premium income is not taxed.

(d) *Agents' Fees*.—Industrial life or funeral insurance \$2; for all other classes of insurance, in cities \$10, elsewhere, \$5.

*By Municipalities—*

Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

## SAKATCHEWAN.

*By the Province—*

The registration fee is the same for all insurance companies and depends on the amount of nominal capital as follows, namely:—

For a nominal capital of \$20,000 or less.....	\$ 40
For every \$5,000 or part thereof in excess of the first \$20,000 up to \$100,000.....	5
For every \$10,000 or part thereof after the first \$100,000 up to \$500,000.....	3
For every \$100,000 or part thereof after the first \$500,000 up to \$1,000,000.....	20
For registering change of name.....	5
For renewal of license.....	10

*Income Taxes*.—Every insurance company is required to pay a tax of 1 per cent on premium income. If a company has more than \$50,000 invested in the province an additional tax of forty cents per \$1,000 so invested is required. Money lent upon municipal or school bonds or debentures or upon the bonds or debentures of any local or public authority in Saskatchewan is not, for the purpose of taxation, deemed to be money invested in Saskatchewan.

*Annual Fees—*

## Companies with a capital:

Not exceeding \$25,000.....	\$ 10
\$25,000 to \$50,000.....	20
\$50,000 to \$100,000.....	40
\$100,000 to \$500,000.....	50
\$500,000 and upwards.....	75

*License Fees*.—If the authorized capital does not exceed \$50,000, \$5; otherwise, \$10.

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## INSOLVENT COMPANIES IN THE HANDS OF LIQUIDATORS.

## (1) THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

*Statement of the liquidator, John Hyde, as at February 28, 1917.*

## ASSETS.

Cash, balance in bank.....	\$ 2,254 30
Shareholders' balances considered good.....	116,624 99
Total assets considered good.....	\$ 118,879 29
Assets considered doubtful or bad:—	
Shareholders' balances.....	\$ 35,197 78
Bills receivable.....	20,072 88
T. A. Temple & Sons.....	37,727 49
Agencies and brokers' balances.....	6,597 87
	<u>99,596 02</u>
Total assets.....	\$ 218,475 31

## LIABILITIES.

Return premiums unclaimed.....	\$ 91 31
Claims not filed or not admitted but of which the liquidator has notice.....	36,253 22
Total liabilities.....	\$ 36,344 53

## CASH STATEMENT FROM MARCH 31, 1916, TO FEBRUARY 28, 1917.

*Receipts.*

Cash in bank, March 31, 1916.....	\$ 2,186 69
Interest on bank account.....	67 61
	<u>\$ 2,254 30</u>

*Expenditure.*

	Nil.
Balance on hand February 28, 1917.....	\$ 2,254 30

## (2.) LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

Mr. Theodore Meunier liquidator of the Company furnished the following provisional statement of its assets and liabilities as at March 1, 1917, and of income and expenditure from March 31, 1916, to March 1, 1917.

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LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI—*Con.*

## ASSETS.

Rimouski debentures on deposit with Receiver General, par value.	\$ 55,000 00
Other debentures, par value.....	35,000 00
Cash on hand.....	7,370 74
Interest accrued.....	3,065 83
Due by agents.....	33,869 00
Due by Colonial Fire Insurance Company (in liquidation).....	1,481 11
Due by Protection Fire (Strathcona).....	195 83
Due by Calgary Fire Insurance Co. (in liquidation).....	1,503 67
Due by Carnegie Trust Co. (in liquidation).....	4,022 74
Furniture, fixtures and maps.....	2,257 00
Uncalled capital.....	32,687 08
Due by United London & Scottish Insurance Co., and United Counties' Insurance Co. (both companies in liquidation).....	7,498 61
Total assets, nominal value.....	<u>\$ 183,951 61</u>

## LIABILITIES.

Losses due.....	\$ 115,324 34
Return premiums on policies cancelled.....	90,923 61
Due for salaries.....	145 58
Sundry Accounts.....	9,694 39
Foreign losses and rebates.....	12,843 71
Total.....	<u>\$ 228,931 63</u>

NOTE.—The actual value of the assets is considerably less than the nominal value shown above.

## INCOME.

Cash on hand March 31, 1916.....	\$ 18,631 60
Rents.....	10 00
Agents' accounts.....	231 97
Shareholders' account.....	758 30
Interest on deposits.....	393 39
Interest on debentures.....	9,313 00
Dividend 30% from Calgary Fire Ins. Co.....	2,160 42
Fourth from Carnegie Trust Co.....	280 19
Third and fourth (last) dividends from United London & Scottish Ins. Co.....	1,443 85
Total.....	<u>\$ 33,222 72</u>

LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.—*Concluded.*

## EXPENDITURE.

Liquidator's fees.....	\$ 2,000 00
Inspectors fees.....	1,124 10
Salaries.....	2,375 00
Legal expenses.....	1,189 16
Commission on cheques.....	9 81
Office expenses.....	413 93
Reimbursement to Banque Nationale.....	18,739 98
Cash on hand March 1, 1917.....	7,370 74
Total.....	\$ 33,222 72

## (3). THE ONTARIO FIRE INSURANCE COMPANY.

The Trusts and Guarantee Co., liquidator, has furnished the following provisional statement of assets and liabilities of the above company, as at February 28, 1917, and of the income and expenditure for the year ended on that date. The liquidator's estimate of what the assets may be reasonably expected to realize is included in the following statement.

## ASSETS.

	Book value.	Expected to realize.
Cash in bank.....	\$ 61,459 08	\$ 61,459 08
Accounts receivable, agents' balances, proportions of losses recoverable, etc.....	78,983 33	25,000 00
Investments and accrued interest thereon.....	29,376 63	5,386 00
Maps and plans.....	10,346 55	300 00
Contributories.....	7,823 00	2,593 00
Office furniture.....	1,800 00	200 00
Capital uncalled.....	40,000 00	30,000 00
	\$229,788 59	\$124,938 08

## LIABILITIES.

Claims for losses admitted \$106,068.82; disputed, \$5,342.49.....	\$ 111,411 31
Agents claims, admitted.....	7,688 48
Claims for return premiums (estimated).....	68,800 00
Other claims (estimated).....	20,000 00
	\$ 207,899 79

## INCOME (April 1, 1916—February 28, 1917).

## Accounts receivable:—

Cash in bank April 1, 1916.....	\$ 15,205 59
Alix property.....	\$ 10 24
Agents.....	202 98
Reinsurance.....	15 51
	228 73
Sale of securities.....	42,768 72
Debenture and bank interest and dividends.....	2,894 97
Office furniture.....	25 00
Contributories.....	25,150 00
Total.....	\$ 86,273 01

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## EXPENDITURE (April 1, 1916—February 28, 1917).

Salaries and compensation.....	\$ 217 10
Printing, stationery and postage.....	147 60
Legal expenses.....	3,857 13
Sundry.....	134 10
Policyholders' dividend No 1.....	20,458 00
Balance on hand, February 28, 1917.....	61,459 08
Total.....	<u>\$ 86,273 01</u>

## (4) ANGLO-AMERICAN FIRE INSURANCE COMPANY.

The liquidator, Mr G. T. Clarkson, Toronto, furnished the following statement showing the receipts and disbursements from February 22, 1916, to February 28, 1917, also the assets of the company on the last mentioned date and summary of claims filed against the estate.

## RECEIPTS.

Cash on hand.....	\$ 8 63
Sale of waste paper.....	48 84
Collections—interest in which has been signed off by Western Assurance Company.....	661 19
Amount collected from shareholders.....	9,029 95
	<u>\$ 9,748 61</u>

## PAYMENTS.

Salaries .....	\$ 4,493 70
Telegrams, postage and telephone.....	212 14
Printing, stationery, etc.....	182 26
Interest on loans.....	219 11
Law costs.....	1,483 98
Express charges.....	36 62
Advertising.....	239 15
Sundry expenses.....	71 40
Insurance Department Assessment.....	105 33
Balance.....	2,704 92
	<u>\$ 9,748 61</u>

## ASSETS.

Cash on hand.....	\$ 2,704 92
Balance due for purchase of furniture.....	551 23
Balance due by contributories.....	50,958 00
	<u>\$ 54,214 15</u>

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(4) ANGLO-AMERICAN—*Concluded.*

## SUMMARY OF CLAIMS.

Claims filed and admitted.....	\$ 24,034 95
Reinsurance claims filed and admitted.....	1,611 06
Claims unfilled.....	3,742 87
Reinsurance claims unfilled.....	No estimate.
Unsettled claims.....	23,217 64
Reinsurance claims unsettled.....	2,481 60
Total.....	<u>\$ 55,088 12</u>

## (5) THE MONTREAL CANADA FIRE INSURANCE COMPANY.

The following statement has been furnished by the National Trust Company, Limited, Toronto, liquidator of the company, showing the receipts and disbursements from the date of liquidation, February 21, 1916, to March 1, 1917, and the assets and liabilities on March 1, 1917.

## RECEIPTS.

Office rents and insurance rebates.....	\$ 225 70
Canadian Bank of Commerce interest.....	29 90
Sale of office furniture.....	198 75
Western Assurance Company, first payment on account of \$18,000 under the reinsurance agreement.....	6,000 00
	<u>\$ 6,454 35</u>

## DISBURSEMENTS.

Liquidation expenses.....	\$ 5,886 66
Cash in bank.....	567 69
	<u>\$ 6,454 35</u>

## ASSETS.

Cash in bank.....	\$ 567 69
Western Assurance Company.....	12,000 00
Shareholders' unpaid stock .....	37,635 00
	<u>\$ 50,202 69</u>

## LIABILITIES.

Fire losses in United States.....	\$ 17,494 23
Unearned premiums.....	9,933 73
General creditors.....	3,883 53
Assets in excess of liabilities.....	18,891 20
	<u>\$ 50,202 69</u>

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## APPLICATIONS FOR LICENSES UNDER CONSIDERATION.

Within the past few months several applications have been received from insurance companies for licenses to transact business under the Insurance Act, 1910.

Since the beginning of the present calendar year, 1917, licenses were issued to the following companies for additional classes of business:—To the British America Assurance Company for inland transportation insurance; to the Canadian Surety Company for burglary and plate glass insurance; to the German American Insurance Company for sprinkler leakage insurance; to the Phoenix Insurance Company of Hartford for Automobile insurance, excluding insurance against loss by reason of injury to the person; and to the Royal Exchange Assurance for automobile insurance.

The Canada Accident Assurance Company has applied for an extension of its present license to include automobile insurance.

*Insurance in Canada.*

In the Report of last year there was included a tabulation showing the total amount of insurance premiums and losses in Canada, including provincial as well as Dominion licensees for the year 1914, the figures relating to the provincial licensees having been obtained for the most part from the official reports of the various provinces.

This year, in order that the compilation of the figures of all companies might be made for the year 1916, circulars were sent to all provincial licensees asking for the figures for the business of that year showing:—

1. Net amount of insurance written.
2. Net amount of insurance in force at the end of the year.
3. Net premiums received.
4. Net losses paid.

after deducting in each case reinsurance in companies licensed in Canada.

The inquiry extended to every company, stock or mutual, Canadian or foreign, carrying on business in Canada under provincial jurisdiction during the year 1916 and returns have with a few unimportant exceptions been received from all. The number of provincial licensees making returns in respect of fire insurance or casualty insurance, or both, was 230, of which 9 appear to have transacted business outside the provinces by which they were incorporated.

The tabulation which appears on page lxxxiv and the tabulation of unlicensed fire insurance on page clxvi show that the fire insurance effected in 1916 on property situated in Canada was as follows:—

Dominion licensees.....	\$ 3,418,238,680
Provincial licensees.....	368,271,639
Unlicensed companies.....	262,803,882
Total.....	<u>\$ 4,049,314,201</u>

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The net premiums received and net losses paid by licensed companies during the year and the net amount of insurance in force in those companies at the end of the year are given below. The returns required to be filed by persons effecting insurance in unlicensed companies do not give this information:—

	Insurance in force Dec. 31, 1916.	Net premiums received.	Net losses paid.
Dominion licensees.....	\$ 3,720,058,236	\$ 27,783,851	\$ 15,116,011
Provincial licensees.....	849,915,678	3,902,504	2,188,438
	\$ 4,569,973,914	\$ 31,686,355	\$ 17,304,449

The net premiums received and net losses paid for miscellaneous classes of casualty insurance are as follows:—

	Net premiums received.	Net losses paid.
Dominion licensees.....	\$ 9,277,011	\$ 5,114,855
Provincial licensees.....	1,757,144	1,609,891
	\$ 11,034,155	\$ 6,724,746

## FIRE INSURANCE IN CANADA, 1916.

Business transacted by	Net insurance written.	Net in force Dec. 31, 1916.	Net premiums received.	Net losses paid.
	\$	\$	\$	\$
1. Dominion licensees.....	3,418,238,680	3,720,058,236	27,783,851	15,116,011
2. Provincial licensees—				
(a) Provincial companies within provinces by which they are incorporated.....	322,270,079	755,401,438	3,190,014	1,834,679
(b) Provincial companies within provinces other than those by which they are incorporated.....	23,364,377	48,079,232	192,952	98,807
(c) British and Foreign companies.....	22,637,183	46,435,008	519,538	254,952
Total for Provincial Companies.....	368,271,639	849,915,678	3,902,504	2,188,438
Grand Totals.....	3,786,510,319	4,569,973,914	31,686,355	17,304,449

## MISCELLANEOUS INSURANCE IN CANADA, 1916.

Business transacted by	Net premiums received.	Net losses paid.
	\$	\$
1. Dominion licensees.....	9,295,217	5,156,723
2. Provincial licensees—		
(a) Provincial companies within provinces by which they are incorporated.....	767,417	656,502
(b) Provincial companies within provinces other than those by which they are incorporated.....	223,921	243,670
(c) British and Foreign Companies.....	765,806	709,719
Total Provincial licensees.....	1,757,144	1,609,891
Grand Totals.....	11,052,361	6,766,614

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## MISCELLANEOUS INSURANCE IN CANADA, 1916.

## NET PREMIUMS RECEIVED.

Class of business.	Dominion Licenses.	PROVINCIAL LICENSEES.				Grand Totals.
		(a) Prov. Cos. within provinces by which they are incorp.	(b) Prov. Cos. within prov. other than those by which they are incorp.	(c) British and Foreign.	Total provincial Licensees.	
	\$	\$	\$	\$	\$	\$
1 Accident.....	1,535,428	27,204	.....	53,060	80,264	1,615,692
2 Accident and Sickness combined .....	585,775	30,900	1,621	3,526	36,047	621,822
3 Automobile (including Fire risk).....	341,944	.....	.....	5,169	5,169	347,113
4 Automobile (excluding Fire risk).....	567,559	.....	.....	24,781	24,781	592,340
5 Burglary.....	118,673	.....	.....	.....	.....	118,673
6 Employers' Liability....	1,930,198	1,541	.....	29,165	30,706	1,960,904
7 Explosion.....	63,435	.....	.....	.....	.....	63,435
8 Guarantee.....	799,010	58,095	509	1,321	59,925	858,935
9 Hail.....	1,430,866	552,138	215,154	640,681	1,407,973	2,838,839
10 Inland Transportation..	165,605	.....	.....	1,816	1,816	167,421
11 Live Stock.....	76,084	7,863	5,428	.....	13,291	89,375
12 Plate Glass.....	271,302	45,982	1,209	5,590	52,781	324,083
13 Sickness.....	1,109,801	4,692	.....	513	5,205	1,115,006
14 Sprinkler Leakage.....	51,823	.....	.....	.....	.....	51,823
15 Steam Boiler.....	199,017	.....	.....	.....	.....	199,017
16 Title.....	50	.....	.....	.....	.....	50
17 Tornado.....	48,564	39,002	.....	184	39,186	87,750
Totals.....	9,295,134	767,417	223,921	765,806	1,757,144	11,052,278

## NET LOSSES PAID.

Class of business.	Dominion Licenses.	PROVINCIAL LICENSEES.				Grand Totals.
		(a) Prov. Cos. within provinces by which they are incorp.	(b) Prov. Cos. within prov. other than those by which they are incorp.	(c) British and Foreign.	Total provincial licensees.	
	\$	\$	\$	\$	\$	\$
1 Accident.....	624,449	18,347	.....	22,208	40,555	665,004
2 Accident and sickness combined .....	293,441	3,515	1,048	2,641	7,204	300,645
3 Automobile (including Fire risk).....	137,774	.....	.....	1,363	1,363	139,137
4 Automobile (excluding Fire risk).....	167,319	.....	.....	12,786	12,786	180,105
5 Burglary.....	15,347	.....	.....	.....	.....	15,347
6 Employers' Liability....	1,133,653	.....	.....	21,493	21,493	1,155,146
7 Explosion.....	None.	.....	.....	.....	.....	None.
8 Guarantee.....	156,377	8,600	1,683	88	10,371	166,748
9 Hail.....	1,602,081	591,727	238,850	647,670	1,478,247	3,080,328
10 Inland Transportation..	74,695	.....	.....	79	79	74,774
11 Live Stock.....	51,823	2,048	1,275	.....	3,323	55,148
12 Plate Glass.....	125,296	20,329	814	749	21,892	147,188
13 Sickness.....	720,830	3,004	.....	642	3,646	724,476
14 Sprinkler Leakage.....	25,753	.....	.....	.....	.....	25,753
15 Steam boiler.....	5,384	.....	.....	.....	.....	5,384
16 Title.....	None.	None.	.....	.....	None.	None.
17 Tornado.....	22,233	8,932	.....	.....	8,932	31,165
Totals.....	5,156,457	656,502	243,670	709,719	1,609,891	6,766,348

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## CANADIAN COMPANIES CONTROLLED BY BRITISH OR FOREIGN COMPANIES.

During the last few years the control of a considerable number of fire and casualty companies has passed to British and foreign companies licensed to transact the same class of business in Canada.

In some cases the controlling company has arranged reinsurance treaties, on behalf of the Canadian company which it controls, with foreign unlicensed reinsurance companies, and the figures relating to this unlicensed reinsurance have not been carried into the annual statements of the Canadian company.

The result has been that while the statements of Canadian companies controlled in Canada show their entire business including unlicensed reinsurance, the statements of many of the companies controlled by British and foreign companies have shown only a part of their entire business, and as a company's underwriting is largely determined by its reinsurance arrangements, the published figures for the respective classes of Canadian companies are not properly comparable. Moreover, the Insurance Act requires that the statement of a Canadian company shall show its entire business and the omission from the statement of the figures relating to unlicensed insurance is therefore not strictly a compliance with the Act.

There has also been a tendency towards a mingling of the accounts of the controlled company and the controlling company, and payments to the Head Office of the controlling company have in some cases been made when a declaration of dividends by the Canadian company would have been unjustifiable under section 136 of the Act. The question has also been raised as to whether the directors of some of these controlled companies are properly qualified, having regard to the provisions of the Insurance Act or the companies' charters.

In order that these defects may be remedied the following circular was sent to all the companies concerned, and it is hoped that during the current year any changes in the companies' practices found to be necessary will be made.

*Memorandum for Canadian Companies controlled by British or Foreign Companies.*

The annual statements filed with the Department by some of these companies have in the past failed to show the companies' entire business on account of the fact that there has been an intermingling of the accounts of the companies and those of the controlling companies. This is particularly true in the case of the items of interest on investments and treaty reinsurance.

It has been the practice of some companies to have the interest on investments in Canada paid direct to the head office of the controlling company and either disregarded in the Canadian company's accounts or treated as a dividend paid to the controlling company.

In the case of treaty reinsurance in some cases no information whatever regarding this reinsurance is available at the head office of the company and the figures relating to the same are not included in the company's annual statement rendered to this Department.

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The Department desires to draw to the attention of these companies the fact that the companies, as Canadian companies, are required to show in their annual statements the figures relating to their entire business whether or not such business be transacted in part through the agency of the head office of the controlling company.

For the annual statement for the year 1917 and subsequent statements therefore, account should be taken of all interest falling due on the invested assets of the company, and all figures showing premiums, commissions and losses in respect of treaty reinsurances should be included in the statement.

From the statement of the entire business of the company so compiled it will then be possible to ascertain the profit for the year and the amount of dividends, if any, which may be declared to the shareholders of the company should be determined in strict compliance with the provisions of section 136 of the Insurance Act, 1910.

The Department would also draw the attention of these companies to the question of the qualification of directors. In the case of companies recently incorporated the provision in their charters is that a director in order to be qualified for a position on the Board must hold absolutely in his own right and in his own name and for his own use at least \$2,500 of the capital stock of the company. The Department in its examination of these companies this year will enquire particularly as to the qualification of each director and where it appears to be necessary evidence will be called for that this provision has been complied with.

#### THE INSURANCE ACT, 1917.

As this volume of the Report goes to press Bill No. 53, "The Insurance Act, 1917," is before the House of Commons, and it is hoped that before the end of the session it will become law.

The new Act with an explanation of the principal changes from the existing Act, will if possible, be printed in Volume II of this Report to be issued later in the year.

G. D. FINLAYSON,  
Superintendent of Insurance.



**ABSTRACT**

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO  
BUSINESS OF FIRE INSURANCE IN CANADA FOR  
THE YEAR 1916 IN ACCORDANCE WITH  
THE INSURANCE ACT, 1910.

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**GENERAL TABLES.**

ASSETS OF COMPANIES, FIRE, ETC.

LIABILITIES OF COMPANIES, FIRE, ETC.

INCOME AND EXPENDITURE OF COMPANIES, FIRE, ETC.

PERCENTAGE OF LOSSES TO PREMIUMS, ETC., ETC.

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## ABSTRACT FOR THE YEAR 1916.

## FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	UNSETTLED LOSSES.	
								Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	110,608	114,413	225,381	17,437,231	16,221,026	75,518	83,954	2,490	None.
Beaver Fire.....	27,838	53,156	80,994	5,130,548	3,653,552	8,425	8,651	1,065	None.
British America.....	679,118	310,288	989,406	107,750,412	108,192,011	306,855	307,839	103,875	None.
British Colonial.....	87,887	83,407	171,294	12,309,583	12,836,307	81,616	77,235	12,137	566
British Northwestern.....	56,212	40,003	96,215	5,440,482	5,355,009	28,610	25,899	4,720	None.
Canada Accident.....	5,646	21,218	26,764	3,701,149	1,421,342	7,713	5,133	2,581	None.
Canada National.....	170,189	151,940	322,129	21,892,133	22,698,211	117,571	118,220	11,436	None.
Canadian Fire.....	273,449	150,861	424,310	29,073,067	34,143,005	99,891	98,389	9,352	None.
Canadian Lumbermen's.....	180	19,971	20,151	985,655	None.	None.	None.	None.	None.
Dominion Fire.....	212,539	119,722	332,261	25,840,101	28,964,402	108,297	108,593	9,373	None.
Dominion of Canada G'lee and Acet.....	26,257	8,630	34,877	3,139,471	2,947,531	7,730	6,304	2,420	None.
Factoria Insurance Co.....	111,797	165,843	267,640	14,847,441	None.	81,276	76,385	14,386	6,930
Hamilton Fire.....	41,186	38,663	79,869	10,544,394	9,487,780	21,038	22,588	None.	None.
Hudson Bay.....	96,958	28,126	125,086	18,543,976	13,429,140	87,023	85,471	9,878	None.
Imperial Underwriters.....	233,550	204,392	437,942	16,114,339	14,723,812	65,662	46,702	23,144	None.
Liverpool Manitoba.....	397,458	271,031	668,489	37,264,142	34,045,870	142,814	140,282	19,362	None.
London Mutual.....	245,758	50,011	295,769	70,707,648	63,471,669	282,594	279,305	13,945	None.
Mercantile Fire.....	381,590	338,404	719,994	59,865,259	53,320,311	147,798	148,499	12,696	500
Mount Royal.....	80,436	118,334	198,770	12,187,370	55,423,704	212,510	182,855	31,334	2,143
North Empire Fire.....	125,923	149,548	275,471	14,204,920	15,622,256	98,410	94,041	13,309	2,000
Occidental Fire.....	127,632	119,907	247,539	16,489,699	11,438,681	61,251	54,518	14,889	1,500
Pacific Coast Fire.....	40,661	58,054	146,715	11,781,872	10,953,530	30,880	29,815	None.	None.
Quebec Fire.....	257,856	55,783	313,639	30,136,403	35,907,920	162,642	152,070	18,639	2,000
Western.....	846,619	912,183	1,758,802	166,381,562	119,372,463	324,952	339,287	79,673	None.
Totals for 1916.....	4,817,876	3,560,167	8,378,043	742,805,919	662,129,297	2,714,176	2,595,578	438,256	15,639
Totals for 1915.....	4,559,076	3,375,024	7,934,100	673,244,131	662,796,482	2,424,291	2,625,869	265,502	4,543

†This Company has ceased business and has reinsured its policies with the Western Assurance Co. as at December 20, 1916.

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## BRITISH COMPANIES.

Alliance.....	240,250	27,504	273,754	28,042,379	40,073,161	123,233	114,759	14,400	302
Atlas.....	495,108	80,339	575,447	49,077,491	08,164,987	328,904	337,971	15,023	5,000
British Dominions General.....	90,277	18,545	108,822	11,313,641	13,671,112	89,879	93,071	29,178	4,000
Caledonian.....	426,418	69,339	495,757	45,458,083	60,598,065	283,181	290,004	13,506	10,000
Commercial Union.....	1,013,179	379,831	1,393,010	141,606,541	128,953,122	685,409	639,762	96,500	2,500
Employers' Liability.....	420,179	80,904	501,665	49,407,297	52,032,907	198,943	189,871	19,405	1,000
General Accident, Fire and Life.....	329,492	58,356	387,848	29,149,191	37,750,868	179,924	154,823	43,167	1,325
Guardian Assurance.....	989,080	164,040	1,153,126	95,967,518	120,656,535	696,023	588,906	131,146	None.
Law Union and Rock.....	246,034	45,119	291,153	27,193,781	34,999,804	135,858	131,146	11,656	6,387
Liverpool and London and Globe.....	1,320,340	301,696	1,622,036	155,014,746	191,837,733	794,775	718,808	132,987	None.
London Guarantee and Accident.....	54,534	11,735	66,269	14,230,618	12,231,275	21,065	11,956	9,109	None.
London and Lancashire Fire.....	716,846	143,743	860,589	89,037,368	106,769,038	437,531	356,933	119,614	None.
London Assurance.....	310,808	54,656	365,464	33,317,443	45,241,623	132,623	131,239	18,407	None.
Marine Insurance Co.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
North British and Mercantile.....	920,026	107,865	1,027,891	117,038,418	148,432,200	521,963	497,670	51,879	25,500
Northern Assurance Co.....	761,895	100,928	862,823	72,651,285	91,896,948	584,822	571,654	82,130	None.
Norwich Union Fire.....	787,056	89,457	877,143	72,796,741	98,981,487	484,615	431,288	96,167	None.
Ocean Accident and Guarantee.....	138,259	2,232	140,491	18,637,301	14,279,122	71,822	65,087	0,700	None.
Palatine Insurance Co.....	276,444	94,201	370,645	32,327,506	30,900,518	210,883	199,057	23,733	None.
Phoenix, of London.....	994,760	253,538	1,248,304	101,711,370	127,071,041	469,178	430,061	85,852	1,000
Provincial.....	36,953	6,815	43,768	6,439,376	7,310,909	44,084	18,029	27,015	None.
Royal Exchange.....	442,054	60,326	502,380	48,659,559	55,237,702	224,100	202,859	22,405	2,500
Royal Insurance Co.....	1,471,655	278,044	1,749,699	162,489,384	221,809,507	779,408	739,389	120,335	None.
Scottish Union and National.....	403,579	64,744	468,323	45,342,889	60,124,704	230,455	203,345	45,763	None.
Sun Insurance Office.....	583,836	88,330	672,166	56,933,231	71,861,035	292,739	305,232	26,243	None.
Union Assurance Society.....	494,239	147,419	641,658	59,035,853	04,415,321	334,922	324,375	46,641	3,000
Yorkshire.....	403,078	82,595	486,273	43,327,155	53,399,142	227,523	208,857	34,802	4,235
Totals for 1916.....	14,294,803	2,872,331	17,167,134	1,606,346,835	1,938,789,016	8,583,052	7,926,403	1,322,864	66,749
Totals for 1915.....	13,600,300	2,480,546	16,539,900	1,438,037,721	1,828,310,582	6,742,667	6,889,300	655,340	77,810

ABSTRACT FOR THE YEAR 1916—*Concluded.*

FIRE INSURANCE IN CANADA—UNITED STATES AND OTHER COMPANIES.

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	Unsettled Losses.	
								Not restated.	Restated.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Etna Insurance Co.</i> .....	336,180	51,768	367,948	35,158,368	44,524,711	160,885	154,064	38,419	None.
<i>American Central</i> .....	76,258	101,510	177,768	22,726,001	10,965,600	46,494	51,021	6,954	None.
<i>American Insurance Co.</i> .....	46,963	5,858	52,821	3,372,197	4,360,602	4,976	9,745	331	None.
<i>American Lloyds</i> .....	22,540	3,684	26,224	8,437,918	7,079,572	82,132	5,162	77,065	None.
<i>California Insurance Co.</i> .....	40,000	13,761	53,761	3,385,852	3,142,703	22,708	22,724	148	None.
<i>Connecticut Fire</i> .....	140,594	62,005	202,599	17,632,369	16,550,112	76,117	75,504	6,216	149
<i>Continental Insurance Co.</i> .....	317,330	111,251	428,581	43,819,412	39,170,344	165,918	138,224	31,411	1,000
<i>Equitable Fire and Marine</i> .....	347,600	130,830	478,430	16,073,373	6,130,912	22,654	21,224	3,519	None.
<i>Fidelity-Phenix</i> .....	343,203	109,603	452,806	41,900,540	39,183,423	205,940	170,811	53,470	500
<i>Fireman's Fund</i> .....	127,870	30,310	158,180	16,478,630	15,888,031	38,965	50,481	16,298	None.
<i>Fireman's Insurance</i> .....	74,766	33,845	108,611	7,053,482	12,317,518	46,902	29,759	23,675	None.
<i>General Fire of Paris</i> .....	67,575	32,944	100,519	8,353,855	48,097,698	58,371	70,785	16,700	2,200
<i>German American</i> .....	347,801	181,352	529,153	57,636,659	12,516,473	267,311	231,861	39,699	4,800
<i>Globe Falls</i> .....	149,497	36,323	185,820	16,386,334	18,873,407	510,650	444,513	159,923	None.
<i>Globe and Rutgers</i> .....	404,607	97,716	502,323	53,090,487	136,516,473	476,287	428,132	122,931	None.
<i>Hartford Fire</i> .....	1,012,399	157,862	1,170,261	112,177,889	133,530,109	211,968	197,638	24,888	None.
<i>Home Insurance Co.</i> .....	898,665	169,800	1,068,465	52,302,707	63,823,961	66,783	61,138	20,613	None.
<i>Insurance Co. of North America</i> .....	431,406	67,252	498,658	15,037,457	14,858,898	19,475	13,632	6,703	None.
<i>Insurance Co. of State of Pa.</i> .....	90,061	41,987	138,048	6,016,248	5,518,105	39,498	35,556	6,672	None.
<i>Millers National</i> .....	37,663	10,566	48,249	9,534,439	14,782,172	247,678	231,861	82,846	None.
<i>National-Ben Franklin</i> .....	56,977	21,825	78,802	54,229,351	57,963,131	142,190	130,583	38,516	450
<i>National Fire of Hartford</i> .....	500,103	630,650	630,753	23,027,348	23,171,916	96,142	86,606	16,249	None.
<i>National Union Fire of Pittsburgh</i> .....	206,870	62,847	269,717	17,431,064	18,409,672	90,099	100,776	12,497	None.
<i>La Nationale Compagnie d'Assurances</i> .....	152,093	46,022	198,115	17,553,707	15,013,028	82,042	59,404	26,019	None.
<i>Niagara Fire</i> .....	137,959	63,604	201,563	14,541,757	18,667,259	33,786	31,001	3,004	None.
<i>Northwestern National</i> .....	129,435	21,059	150,494	7,029,090	6,569,301	194,237	193,557	21,863	None.
<i>Phoenix Compagnie Française</i> .....	66,697	34,223	100,920	50,663,224	54,101,927	121,670	119,694	18,832	None.
<i>Phoenix of Hartford</i> .....	365,244	170,190	535,434	19,457,829	18,379,109	364,902	334,706	25,705	None.
<i>Providence Washington</i> .....	179,955	40,482	220,437	62,709,006	80,126,966	205,745	203,255	25,705	None.
<i>Queen of America</i> .....	614,935	128,847	743,782	38,391,355	35,111,492				
<i>St. Paul Fire and Marine</i> .....	330,044	79,336	409,980						

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Springfield Fire and Marine.....	465,582	121,061	586,643	70,569,473	60,987,818	296,469	306,788	37,781	None.
Stuyvesant.....	40,497	42,148	82,645	9,215,645	7,268,799	56,355	39,388	37,736	None.
L'Union, Paris, France.....	163,428	38,737	232,165	20,241,119	25,178,257	125,105	121,039	17,169	None.
Westchester Fire.....	181,816	53,869	235,685	18,830,202	17,671,801	83,627	85,402	16,161	400
Totals for 1916.....	8,671,173	2,437,177	11,128,350	1,069,085,926	1,099,139,323	5,010,442	4,592,022	1,110,414	27,189
Totals for 1915.....	8,306,397	2,542,508	10,848,905	1,000,271,051	1,020,510,788	4,487,505	4,646,720	652,731	47,047

## RECAPITULATION.

Canadian Companies.....	4,817,876	3,560,167	8,378,043	742,805,919	662,120,297	2,714,176	2,565,578	438,256	15,639
British Companies.....	14,294,803	2,872,331	17,167,134	1,606,346,835	1,958,789,616	8,582,652	7,926,463	1,322,864	66,749
United States and other Companies.....	8,671,173	2,437,177	11,128,350	1,069,085,926	1,099,139,323	5,010,442	4,592,022	1,110,414	27,189
Totals for 1916.....	27,783,852	8,869,675	36,673,527	3,418,238,680	3,720,058,236	16,308,270	15,114,063	2,871,534	109,577
Totals for 1915.....	26,474,833	8,848,078	35,322,911	3,111,532,903	3,531,620,802	13,654,463	14,161,949	1,573,579	124,837

7 GEORGE V, A. 1917

## SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

## PREMIUMS RECEIVED.

	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
<i>Canadian Companies.</i>													
British America.....	113,833	114,377	135,852	174,047	191,035	194,077	184,799	146,532	174,892	174,006	66,401	186,895	1,956,746
Canada Agricultural.....						109,892	131,639	115,597	97,433	97,433			454,898
Canada Fire.....								94,788	133,635	118,053	141,378	167,609	653,455
Citizens.....							129,893	24,363	136,653	27,171	89,718	87,041	779,639
Dominion.....										92,977	58,308	70,388	155,871
*London Mutual Fire...	60,702	71,135	78,072	62,807	73,614	74,377	60,353	80,448	96,136	86,441	92,967	106,602	945,654
National Fire.....								80,438	93,812	60,070	44,046		284,026
Ottawa Agricultural.....							7,947	64,382	86,174	35,838			194,861
Provincial.....						54,331	217,213	179,336	72,495				1,434,350
Quebec.....	99,913	97,633	171,514	161,158	190,857	79,453	86,424	82,203	80,042	66,012	60,900	62,539	888,531
Royal Canadian.....	72,234	72,725	73,602	77,508	75,169	392,434	312,951	260,678	196,014	146,773	116,754	126,286	1,553,902
Sovereign.....			20,680	59,121	55,623	83,250	80,091	92,656	95,117	82,819	63,695	1107,879	740,931
Stadacona.....						21,918	183,009	201,429	84,132				490,488
Western.....	154,680	150,730	227,698	262,206	256,598	254,049	232,355	232,431	276,395	270,716	268,035	272,758	2,909,551
	501,362	530,600	707,418	796,847	842,890	1,453,78	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,100,026	13,444,901
<i>British Companies.</i>													
Commercial Union.....	81,890	86,371	80,162	57,329	29,752	84,065	127,253	133,695	174,249	195,590	190,264	231,007	1,472,258
Guardian.....	3,156	8,780	17,392	32,947	54,337	51,225	50,905	42,717	54,433	51,813	50,253	62,745	480,753
Imperial.....	64,522	82,004	85,915	102,750	134,710	134,794	136,945	121,548	153,012	156,988	149,449	156,461	1,469,096
Lancashire.....	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	161,064	184,145	1,064,177
Liverpool and London and Globe.....	284,398	273,303	293,696	260,262	258,632	219,048	138,480	106,771	129,083	148,024	157,617	155,880	2,398,094
London and Lancashire												9,448	
London Assurance.....	55,931	50,496	63,330	67,355	79,366	60,666	47,450	45,893	74,435	91,272	51,095	52,454	715,185
North British.....	241,922	168,500	203,724	235,290	309,234	292,563	262,510	268,943	283,475	262,508	262,508	262,508	3,027,536
Northern.....	18,115	25,252	50,682	69,905	72,359	76,397	60,830	69,737	68,799	76,040	68,628	75,175	721,919
Norwich Union.....												20,507	
Phoenix, of London.....	86,061	82,643	80,133	108,215	158,403	188,603	182,090	151,223	157,844	171,410	150,866	162,339	1,659,722
Queen.....	94,048	106,616	122,609	150,530	179,562	160,594	153,273	198,087	193,664	182,042	197,069	197,069	1,809,423
Royal.....	241,683	238,451	262,509	315,848	371,045	408,501	371,514	323,150	360,915	359,006	343,317	417,159	4,000,389
Scottish Commercial.....							37,446	44,774	76,822	83,240	80,516	19,513	343,421
Scottish Imperial.....	4,878	22,367	36,133	58,192	59,060	60,011	46,250	45,303	48,359	43,590		52,044	535,710
	1,119,011	1,155,398	1,299,846	1,499,620	1,773,265	1,809,473	1,653,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460

## SESSIONAL PAPER No. 8

## United States Co's.

Alta.....	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,268
Agricultural of Water- town.....	.....	5,431	68,361	73,613	64,641	.....	.....	.....	.....	.....	27,279	47,200	286,615
Andes.....	.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Hartford.....	57,531	76,229	60,609	80,687	103,685	90,902	98,034	78,207	83,332	86,618	80,194	83,191	976,639
Home.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix, of Brooklyn.....	.....	.....	.....	.....	.....	.....	15,500	20,000	11,358	6,075	7,516	7,484	68,529
.....	165,106	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372

## RECAPITULATION.

Canadian Companies.....	501,362	539,600	707,418	796,847	842,806	1,452,781	1,640,654	1,831,641	1,622,955	1,161,896	1,102,822	1,190,029	12,444,901
British Companies.....	1,179,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460
United States Co.....	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand totals.....	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,529,303	3,594,764	3,708,000	3,764,005	3,368,430	3,227,488	3,479,577	30,285,733

\*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk. In its premiums for 1880 the \$17,352 received for reinsurance of risks of the National has not been included.

‡This is exclusive of \$63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.



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North British.....	3,027,356	271,375	273,516	293,579	323,171	308,392	303,808	304,199	312,663	307,680	313,247	338,018	6,377,004
Northern.....	721,919	95,525	132,259	169,577	193,755	181,200	146,406	154,105	170,111	170,604	179,523	174,564	2,489,608
Norwich Union.....	30,507	52,901	73,067	90,770	92,451	80,155	88,683	86,664	89,800	89,334	93,026	101,378	988,766
Phoenix of London.....	1,659,722	178,497	204,138	203,548	225,510	208,022	194,942	219,801	206,427	216,422	228,449	226,643	3,972,721
Queen.....	1,899,423	194,162	207,111	216,314	226,932	222,647	210,447	213,406	228,850	253,175	262,485	219,742	4,354,694
Royal.....	4,000,359	503,233	569,481	609,973	531,307	498,738	508,612	521,141	523,580	534,209	552,723	536,126	9,880,602
Scottish Commercial.....	343,421	52,072	72,314	12,759	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial.....	535,710	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	672,855
Scottish Union and National.....	.....	.....	37,627	50,400	51,033	60,507	79,141	100,695	115,916	114,598	123,755	134,247	867,919
Union Assurance Society.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,717	77,941	83,658
United Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	183,862	183,862
United States Co's.	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,603,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
Atlas.....	1,640,208	107,871	105,571	114,615	114,885	107,688	103,382	124,413	129,986	129,290	125,767	133,832	2,928,268
Agricultural of Water- town.....	286,615	57,261	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,070,187
Andes.....	31,431	.....	.....	.....	.....	.....	23,321	34,344	42,615	41,952	36,791	36,638	31,431
Connecticut.....	.....	.....	.....	.....	.....	.....	124,397	127,371	128,510	128,255	128,654	139,422	2,351,998
Harford.....	976,529	87,016	103,355	131,133	135,369	131,177	.....	.....	.....	.....	.....	.....	.....
Home.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Insurance Co. of North America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix of Brooklyn.....	68,529	14,340	27,004	37,885	42,487	58,922	65,924	63,377	69,845	70,800	72,552	84,310	676,481
Queen of America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	45,946	42,800	175,850
Grand totals.....	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403

## RECAPITULATION.

Canadian Companies.....	13,444,901	1,206,470	1,053,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	20,088,616
British Companies.....	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,603,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
United States Co's.....	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403
Grand totals.....	36,285,733	3,827,116	4,229,706	4,624,741	4,980,126	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,836,071	6,168,716	92,006,787

\* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

‡ Not including \$124,272 for reinsurance of risks of the Sovereign Insurance Company.



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London and Lancashire.....	1,230,107	190,308	194,053	170,472	181,430	195,200	214,128	209,023	207,085	220,007	251,142	259,033	3,528,064
London Assurance.....	1,510,294	104,206	107,978	118,757	121,333	134,966	128,400	131,713	131,420	116,182	134,953	135,187	2,875,455
Manchester.....	121,229	118,940	190,000	190,000	171,291	180,909	105,416	198,857	210,727	223,674	220,291	191,950	2,187,726
National of Ireland.....	577,571	90,476	100,301	136,015	128,282	131,701	139,850	144,123	150,159	160,024	229,536	268,000	2,235,110
North British.....	6,377,094	380,393	383,663	335,075	302,021	462,927	431,063	431,314	450,855	448,853	505,536	569,743	11,230,017
Northern.....	2,489,068	170,128	172,523	191,571	181,004	192,090	197,622	224,111	258,008	296,345	326,194	360,601	4,990,765
Norwich Union.....	908,766	118,399	142,291	137,557	187,824	213,005	270,860	270,860	279,009	293,242	347,145	396,957	4,697,229
Phoenix of London.....	3,972,211	250,285	260,576	280,506	304,805	319,317	392,427	403,822	502,004	538,801	594,203	705,756	8,475,113
Queen.....	4,354,094												4,354,094
Royal.....	9,889,402	507,387	504,631	568,972	604,234	616,175	600,107	583,200	613,060	639,260	814,149	981,556	17,073,290
Scottish Commercial.....	343,421												343,421
Scottish Imperial.....	672,855												672,855
Scottish Union and													
National.....	867,919	137,817	134,593	119,941	144,043	172,975	169,962	170,765	185,417	209,101	326,909	311,874	2,951,316
Sun Insurance Office.....		37,131	93,809	147,944	164,509	175,406	181,170	175,650	177,679	178,670	222,504	247,225	1,781,496
Union Assurance Co.....	82,658	104,398	135,047	192,300	213,306	244,584	271,727	248,018	288,292	284,387	301,851	294,572	2,061,580
United Fire.....	183,862	173,044	187,094	156,450	18,027								718,477
United States Cos.													
Etana.....	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,105,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,910	117,207,683
Agrie. of Watertown.....	2,928,298	139,084	143,836	138,191	137,268	141,215	103,847	167,968	175,643	170,236	190,952	209,001	4,711,539
American Fire.....	1,079,157	61,923	51,885	43,930	35,188	33,229	4,058						1,300,100
Andes.....	31,431								33,216	42,818	-3,709		72,325
Connecticut.....	215,561	33,054	32,509	32,811	38,033	41,253	44,657	51,129	57,215	61,903	53,173	59,000	31,431,874
Hartford.....	2,351,998	144,453	135,504	144,489	156,537	157,980	162,970	175,307	185,804	207,015	220,284	223,802	4,282,164
Home, New Haven.....													
Home, New York.....													
Ins. Co. of North Amer-													
ica.....	75,827	54,885	60,321	82,919	94,007	101,243	103,108	114,345	122,925	141,451	167,107	181,620	1,305,758
Phoenix of Brooklyn.....	676,481	88,426	89,314	89,542	100,185	91,800	59,922	75,132	77,288	120,384	147,379	178,036	1,793,898
Phoenix of Hartford.....	175,850	238,319	231,919	197,867	155,162	149,928	127,684	119,606	124,755	136,764	139,791	139,791	1,900,453
Queen of America.....	42,800	271,081	272,214	275,504	282,281	280,057	282,753	290,364	302,828	312,625	415,541	500,755	3,534,703
Grand Totals.....	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726

RECAPITULATION.

Canadian Companies.....	20,093,616	1,052,041	1,137,797	1,108,294	1,151,126	1,091,855	1,021,216	1,183,739	1,298,751	1,998,751	1,727,410	2,055,793	40,098,565
British Companies.....	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,105,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,910	117,207,683
United States Cos.....	7,577,403	1,094,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726
Grand Totals.....	92,000,787	6,512,327	6,793,595	6,711,360	6,943,382	7,075,850	7,157,661	7,250,131	7,910,492	8,331,948	9,650,348	10,577,084	177,020,974

\*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Not including \$124,372 for reinsurance of risks of the Sovereign Insurance Co.  
 \*\*Formerly the Fire Insurance Association. ††Formerly the Law Union and Crown.





## SESSIONAL PAPER No. 8

Nova Scotia Fire...	32,857	35,481	51,129	65,224	79,293	108,465	137,949	168,651	-61,910	617,139
Occidental Fire...					68,386	90,410	102,455	152,164	188,378	571,793
Ottawa Fire...			245,354	227,320	165,571	174,891	180,976	179,616	100,518	1,274,246
Ottawa Assurance...			3,896	37,290	27,492	10,772	20,366	-3,513		1,196,769
Ottawa Agricultural...										194,861
Pacific Coast Fire...				30,294	46,985	53,571	64,802	99,441	66,826	134,861
Provincial...										361,919
Quebec...			119,631	136,742	134,079	149,138	159,117	174,658	190,816	1,434,350
Richmond and Drummond...										4,596,840
Rimouski...			38,029	102,893	94,212	-20,418				307,855
Royal Canadian...			214,941	247,625	332,250	306,684	331,161	310,908	199,770	1,943,429
Sovereign...										3,538,023
Sovereign Fire...										1,055,404
Stadacona...			27,560	71,871	63,713	71,319	70,601	109,347	-16,077	472,135
Victoria-Montreal...										490,488
Western...			588,122	471,895	418,823	452,573	339,180	399,752	79,327	79,327
										15,837,641
			40,008,505	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	4,334,612	5,063,409
										5,099,298
										81,654,879
<i>British.</i>										
†Albion Fire Insur- ance Association...	1,468,310									1,468,310
Alliance...	1,831,868	294,453								3,802,724
Atlas...	1,932,563	272,829								6,689,347
Caledonian...	2,843,082	262,839	300,843							6,617,105
City of London...	1,898,254									1,598,254
Commercial Union...	8,944,055	458,743	528,215							17,741,050
Employers' Liabi- lity...	364,680									
General Accident Fire and Life...										
††Glasgow and Lon- don...	1,619,733									1,619,733
Guardian...	5,599,538	489,256								13,136,894
Imperial...	6,065,796	547,241	554,461							6,065,796
Lancashire...	6,210,844									6,210,844
††Law Union and Rock...	297,296	83,194	117,896	123,828	125,833	143,074	132,707	137,735	168,874	1,873,040
Liverpool and Lon- don and Globe...	8,775,428	684,432	957,611	1,086,199	1,139,347	1,210,735	1,388,605	1,151,480	1,294,594	21,522,732
London and Lan- cashire Fire...	3,528,964	316,229	322,394	369,001	414,613	454,004	484,664	542,590	555,642	673,804
London Assurance...	2,875,455	121,040	144,315	134,039	143,427	140,744	149,425	162,390	232,948	2,867,532
Manchester...	2,187,726	197,750	114,538							2,500,314

\*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.

††Not including \$124,272 reinsurance of risks of the Sovereign Insurance Company. \*\*Formerly the Law Union and Crown.

7 GEORGE V, A. 1917

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, for the years 1869 to 1913, inclusive—*Con.*

Companies.— <i>Con.</i>	Totals for 1869 to 1902.	PREMIUMS RECEIVED.										Totals for 1869 to 1913.	
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.		
<i>British.—Con.</i>													
National of Ireland	2,235,110	272,129	100,347										\$ 2,607,586
North British and Mercantile	11,230,017	569,180	648,079	680,717	697,011	736,274	793,670	789,309	796,033	839,615	940,875	961,355	19,682,135
Northwestern	4,999,765	383,105	446,894	470,404	487,221	512,650	568,123	546,028	568,560	594,135	636,980	718,000	10,902,465
Norwich Union	3,627,239	421,145	497,861	535,615	534,410	575,862	563,962	596,323	621,628	723,990	770,887	805,304	10,274,128
Palatine Insurance Co.													
Phoenix of London	8,475,113	684,265	805,091	925,011	859,755	858,884	1,017,845	831,045	937,087	1,065,569	996,925	1,031,853	201,188
Provincial													18,478,542
Queen	4,354,694									18,525	29,382	29,811	77,718
Royal	17,073,299	973,773	1,107,031	1,226,570	1,157,449	1,225,488	1,233,012	1,187,394	1,221,855	1,193,833	1,267,798	1,291,623	4,354,694
Royal Exchange													30,249,125
Scottish Commercial										3,700	213,406	322,085	945,469
Scottish Imperial	343,421												343,421
Scottish Union and National	672,855												672,855
Sun Insurance Office	2,951,316	337,110	309,032	268,177	274,780	264,151	260,377	270,394	271,934	294,003	340,315	359,839	6,210,448
Union Assurance Society	1,781,496	251,833	300,260	313,880	351,305	378,707	392,924	371,141	388,672	388,831	422,328	475,555	5,816,992
Yorkshire	2,661,880	361,905	484,290	539,750	459,000	461,509					438,649	494,145	5,900,834
United Fire	718,477												718,477
Yorkshire						137,623	185,210	207,105	237,582	259,976	273,327	334,766	1,635,489
	117,207,683	7,234,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	13,138,597	225,693,037
<i>United States and Other.</i>													
Ætna	4,711,539	212,034	236,078	255,163	234,767	239,572	232,900	243,822	288,999	268,627	299,480	321,364	7,544,345
Agricultural of Western													1,309,100
American Central	1,309,100												243,948
American Fire	72,325										66,715	178,233	72,325
American Insurance Co.													74,986
American Lloyd's											8,615	66,371	39,134
Andes									467	10,490	13,428	14,749	31,431
California Insurance Co.	31,431												40,117
Connecticut Fire													1,969,421
Continental	721,078	63,666	73,697	95,886	118,980	140,907	129,507	129,334	135,377	112,371	108,906	139,412	764,909
									4,177	203,712	288,915	268,195	

### ABSTRACT OF STATEMENTS

## SESSIONAL PAPER No. 8

[illegible]

### RECAPITULATION.

Canadian.....	40,003,555	2,232,498	2,631,275	3,013,714	3,179,319	3,631,335	3,819,372	3,764,341	4,234,612	4,727,141	5,063,409	5,009,269	81,654,387
British Companies.....	117,207,633	7,334,432	8,343,668	8,582,925	8,601,374	9,302,900	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	13,138,597	225,693,037
United States and Other.....	19,804,726	1,767,832	2,144,941	2,639,032	2,907,270	3,130,234	3,238,500	3,564,126	4,147,684	4,642,420	5,038,984	7,508,052	61,533,801
Grand totals.....	177,020,974	11,334,762	13,699,882	14,285,671	14,687,063	16,114,475	17,027,275	17,049,464	18,725,531	20,575,255	23,194,518	25,745,947	368,981,717

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7 GEORGE V, A. 1917

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies,  
for the Years 1869 to 1916, inclusive.

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Totals from 1869 to 1916.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$
Acadia Fire.....	971,316	142,580	112,009	110,968	1,336,873
Anglo-American.....	3,185,085	204,229	152,045		3,541,359
Beaver Fire.....	None.	29,334	30,943	27,838	88,115
British America.....	12,240,485	489,750	506,735	679,118	13,916,088
British Colonial.....	46,411	198,129	64,722	87,887	397,149
British Northwestern.....	82,920	46,321	49,953	56,212	235,406
Canada Accident.....				5,546	5,546
Canada Agricultural.....	454,896				454,896
Canada Fire.....	881,333				881,333
Canada National.....	277,456	176,609	202,511	170,189	826,765
Canadian Fire.....	3,287,459	279,683	269,301	273,449	4,109,892
§Canadian Lumbermen's In- surance Exchange.....			3,782	180	3,962
Central Canada Manufacturers	269,368				269,368
Citizens'.....	2,856,961				2,856,961
Dominion.....	190,242				190,242
Dominion Fire.....	1,457,902	213,769	207,537	212,539	2,091,747
Dominion of Canada Guar- antee and Accident.....			4,691	26,257	30,948
Eastern.....	894,194				894,194
Eastern Canada Manufacturers	72,143				72,143
Equity Fire.....	2,292,451	15,609			2,276,842
Factories Insurance Co.....	585,511	284,286	142,623	111,797	1,124,217
Hamilton Fire.....				41,186	41,186
Hudson Bay Insurance.....	461,326	87,868	90,052	130,169	769,415
Imperial Underwriters.....	56,512	93,353	97,070	96,958	345,895
Liverpool-Manitoba.....	756,730	419,495	266,296	233,550	1,676,071
*London Mutual Fire.....	9,019,566	525,657	466,924	397,458	10,409,605
Manitoba Assurance.....	1,294,513				1,294,513
Mercantile Fire.....	2,834,242	244,851	224,319	245,758	3,549,170
Montreal-Canada.....	2,003,889	131,265	85,871		2,224,025
Mount Royal.....	441,018	381,844	411,074	381,590	1,615,526
National Fire.....	284,026				284,026
North Empire Fire.....	283,477	93,410	111,108	80,436	568,431
North West Fire.....	199,228	125,711	139,875	125,923	590,737
Nova Scotia Fire.....	617,139				617,139
Occidental Fire.....	571,793	129,812	112,498	127,632	941,735
Ontario Fire.....	1,274,246				1,274,246
Ottawa Assurance.....	1,198,769				1,198,769
Ottawa Agricultural.....	194,861				194,861
Pacific Coast Fire.....	361,919	75,551	79,640	90,661	607,771
Provincial.....	1,434,350				1,434,350
Quebec.....	4,596,840	247,034	236,367	257,966	5,338,197
Richmond and Drummond.....	307,855				307,855
Rimouski.....	1,943,429				1,943,429
Royal Canadian.....	3,538,023				3,538,023
†Sovereign.....	1,055,404				1,055,404
Sovereign Fire.....	472,135				472,135
Stadacona.....	490,488				490,488
Victoria-Montreal.....	79,327				79,327
Western.....	15,837,641	409,719	488,130	846,619	17,582,109
	81,654,879	5,016,653	4,559,076	4,817,876	96,048,484

§Formerly the Lumbermen's Fire Indemnity Contract.

\*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

## SESSIONAL PAPER No. 8

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1916, inclusive—*Continued.*

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Totals from 1869 to 1916.
<i>British Companies.</i>	\$	\$	\$	\$	\$
†Albion Fire Insurance Association.....	1,468,310				1,468,310
Alliance.....	3,802,724	213,203	215,168	246,250	4,477,345
Atlas.....	6,689,347	526,216	515,974	495,108	8,226,645
British Dominions General.....			96,456	90,277	186,733
Caledonian.....	6,617,105	442,976	433,157	426,418	7,919,656
City of London.....	1,588,254				1,588,254
Commercial Union.....	17,744,030	1,000,069	937,765	1,013,179	20,695,043
Employers' Liability.....	882,454	308,402	346,005	420,791	1,957,652
General Accident Fire and Life	1,341,131	267,203	289,315	329,492	2,227,141
††Glasgow and London.....	1,619,733				1,619,733
Guardian.....	13,136,894	958,195	970,601	989,086	16,054,776
Imperial.....	6,085,796				6,085,796
Lancashire.....	6,210,844				6,210,844
**Law Union and Rock.....	1,873,040	252,305	257,994	246,634	2,659,973
Liverpool and London and Globe.....	21,522,732	1,383,305	1,342,437	1,320,340	25,568,814
London Guarantee and Acci- dent.....			1,198	54,534	55,732
London and Lancashire Fire...	8,551,233	691,561	703,503	716,846	10,663,143
London Assurance.....	4,867,312	310,412	300,954	310,808	5,789,736
Manchester.....	2,500,314				2,500,314
Marine Insurance Co.....	None.	None.	None.	None.	None.
National of Ireland.....	2,607,586				2,607,586
North British and Mercantile.	19,682,135	943,907	927,240	920,026	22,473,303
Northern.....	10,962,465	736,047	770,010	761,895	13,230,417
Norwich Union.....	10,274,126	770,642	735,400	787,656	12,567,824
Ocean Accident and Guarantee			43,171	138,259	181,430
Palatine Insurance Co.....	261,188	239,666	247,025	276,444	1,024,323
Phoenix, of London.....	18,478,542	1,035,778	935,794	964,766	21,414,880
Provincial.....	77,718	45,591	40,473	36,953	200,735
Queen.....	4,354,694				4,354,694
Royal Exchange.....	945,469	422,440	379,111	442,054	2,189,074
Royal Insurance Co.....	30,249,125	1,450,549	1,429,655	1,471,655	34,600,984
Scottish Commercial.....	343,421				343,421
Scottish Imperial.....	672,855				672,855
Scottish Union and National..	6,210,448	350,475	372,392	403,579	7,336,894
Sun Insurance Office.....	5,816,992	484,222	483,707	533,836	7,318,757
Union Assurance Society.....	5,900,834	480,991	474,056	494,239	7,350,120
United Fire.....	718,477				718,477
Yorkshire.....	1,635,459	366,752	360,769	403,678	2,766,688
	225,693,037	13,710,907	13,609,360	14,294,803	267,308,107
<i>United States and other Com- panies.</i>					
Etna.....	7,544,345	358,554	314,501	336,180	8,553,580
Agricultural of Watertown.....	1,309,100				1,309,100
American Central.....	243,948	163,551	123,338	76,258	607,095
American Fire.....	72,325				72,325
American Insurance Co.....	74,986	62,518	62,633	46,993	247,130
American Lloyds.....	39,134	17,010	18,299	22,540	96,983
Andes.....	31,431				31,431
California Insurance Co.....	40,117	37,410	37,130	40,090	154,747
Connecticut Fire.....	1,969,421	124,133	116,960	140,594	2,351,108
Continental.....	764,999	299,678	259,816	317,380	1,641,873
Equitable Fire and Marine.....	23,065	34,106	29,863	43,490	130,524
Fidelity-Phoenix.....	1,448,985	362,151	330,390	345,203	2,456,729

†Formerly the Fire Insurance Association.

††Not including \$124,272 reinsurance of risks of the Sovereign Insurance Company.

\*\*Formerly the Law Union and Crown.

7 GEORGE V, A. 1917

SUMMARY of PREMIUMS received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1916, inclusive—*Concluded.*

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Totals from 1869 to 1916.
<i>United States and other Companies—Con.</i>	\$	\$	\$	\$	\$
Fireman's Fund.....	117,102	117,918	111,074	127,870	473,964
Firemen's Insurance Co.....	131,622	89,562	70,360	74,766	366,310
Compagnie d'Assurances. Générales.....	116,233	82,382	63,258	69,575	331,448
German American.....	2,225,395	470,652	370,849	347,801	3,414,697
Germania Fire.....	85,957	66,668	27,419	.....	180,044
Glens Falls.....	729	133,962	142,722	149,497	426,910
Globe and Rutgers.....	.....	132,879	278,165	404,607	815,651
Hartford Fire.....	11,356,291	1,012,780	899,129	1,012,399	14,280,599
Home, New Haven.....	.....	.....	.....	.....	.....
Home Ins. Co., New York....	4,095,740	817,419	929,416	898,665	6,741,240
Insurance Co. of North America	4,898,944	441,420	430,767	431,406	6,202,537
Insurance Co. of the State of Pa.	316,117	146,982	164,561	96,061	723,721
Lumber Insurance Company..	844,827	100,581	6,555	.....	951,963
Millers National.....	.....	.....	24,927	37,663	62,590
National-Ben Franklin.....	.....	155,675	84,225	86,977	326,877
National Fire.....	1,685,795	637,386	494,643	500,103	3,317,927
National Union Fire.....	415,786	214,154	209,848	206,870	1,046,658
La Nationale Compagnie d'Ass	.....	103,479	148,557	152,093	404,129
Niagara Fire.....	219,916	187,012	172,749	137,959	717,636
Northwestern National.....	39,484	142,584	134,649	129,435	446,152
Phoenix, of Brooklyn.....	3,765,091	.....	.....	.....	3,765,091
Phoenix, of Paris.....	.....	.....	24,238	66,597	90,835
Phoenix, of Hartford.....	4,659,584	402,016	368,014	365,244	5,794,858
Providence Washington.....	278,138	190,649	197,743	179,955	846,485
Queen, of America.....	9,878,024	607,874	604,103	614,935	11,704,936
Rochester German.....	365,253	.....	.....	.....	365,253
St. Paul Fire and Marine.....	935,492	236,513	253,040	330,644	1,755,689
Springfield Fire.....	1,121,199	481,373	479,481	465,682	2,547,635
Stuyvesant.....	.....	.....	.....	40,497	40,497
L'Union, Paris, France.....	326,859	187,704	186,233	193,428	894,223
Westchester Fire.....	192,368	152,863	136,742	181,816	663,789
	61,633,801	8,771,598	8,306,397	8,671,173	87,382,969

## RECAPITULATION.

Canadian Companies.....	81,654,879	5,016,653	4,559,076	4,817,876	96,048,484
British Companies.....	225,693,037	13,710,907	13,609,360	14,294,503	267,308,107
United States and other Companies.....	61,633,801	8,771,598	8,306,397	8,671,173	87,382,969
Grand totals.....	368,981,717	27,499,158	26,474,833	27,783,552	450,739,560

## SESSIONAL PAPER No. 8

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880, inclusive.

## LOSSES PAID.

	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies.</i>													
British America.....	49,538	61,636	83,069	89,828	117,070	92,346	125,435	106,989	115,015	73,523	101,804	81,160	1,098,943
Canada Agricultural.....						41,317	63,437	102,056	83,291	78,517	72,582	120,719	290,101
Canada Fire.....							35,638	134,715	69,599	10,676	71,197	55,674	472,221
Citizens.....							62,632	188,698	309,010	10,676	34,024	48,973	726,720
Dominion.....							59,423	64,160	68,358	10,676	85,031	75,098	383,673
London Mutual Fire.....	42,317	64,078	55,048	50,105	47,273	45,047		42,839	167,447	48,944	28,502		287,732
National Fire.....							290	42,839	52,743	40,779			108,164
Ottawa Agricultural.....							139,134	163,030	61,522	15,304	19,511	28,807	957,146
Provincial.....	81,431	68,006	100,344	119,791	106,512	117,386	61,658	105,753	37,747	55,147	54,597	63,473	613,504
Quebec.....	28,990	152,076	17,582	60,630	57,606	27,840	322,405	332,977	560,179	65,351	58,777	88,941	1,546,450
Royal Canadian.....							44,546	66,201	59,998	65,351			453,479
Sovietain.....			2,132	10,074	20,249	37,210	54,854	243,016	286,070	189,755			773,695
Stadacona.....	75,840	107,618	155,564	179,981	138,039	143,652	148,402	133,373	250,067	112,845	131,328	138,794	1,733,503
Western.....													
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
<i>British Companies.</i>													
Commercial Union.....	38,223	45,035	85,202	88,407	31,705	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian.....	None.	1,309	3,923	22,910	77,859	34,465	24,275	11,930	442,375	22,081	40,661	39,068	705,617
Imperial.....	27,587	71,589	67,980	80,905	71,295	68,886	105,942	55,946	600,979	67,230	82,762	49,903	1,411,070
Lancashire.....	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755
Liverpool and London and Globe.....	183,579	251,405	215,563	244,474	136,008	104,156	193,477	118,873	526,275	37,093	78,429	54,703	2,204,635
London and Lancashire.....													
London Assurance.....	66,274	33,221	35,034	84,463	43,875	56,724	16,544	37,888	25,118	29,697	44,527	14,406	488,101
North British.....	47,829	115,967	140,757	119,005	110,154	157,391	229,639	171,265	1,052,576	118,497	108,880	119,851	2,543,711
Northern.....	6,009	2,781	22,709	60,948	67,722	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382
Norwich Union.....													1,415
Phoenix of London.....	23,819	128,845	37,226	86,919	53,009	81,752	121,677	92,871	72,313	147,524	147,524	79,914	947,041
Queen.....	31,800	56,251	89,272	101,478	136,903	126,903	123,729	135,038	856,976	111,709	115,064	78,914	1,927,781
Royal.....	124,328	272,622	181,480	147,269	167,558	258,970	293,758	340,735	661,774	179,402	237,268	188,745	3,034,275
Scottish Commercial.....	None.						9,977	39,648	14,247	37,401	46,439	29,617	177,329
Scottish Imperial.....		17,134	18,127	45,029	60,811	60,035	33,830	33,709	24,755	33,491	47,545	26,239	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076

\*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1880 inclusive—*Concluded.*

LOSSES PAID.

	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
<i>United States Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Fire.....	82,296	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,432,762
Agricultural of Water-town.....	.....	100	13,168	33,616	28,204	.....	.....	.....	.....	1,196	34,325	33,527	144,136
Andes.....	.....	.....	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Hartford.....	59,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,215	31,068	671,832
Honol.....	60,691	.....	.....	.....	.....	.....	.....	.....	77,044	.....	5,626	672	60,691
Phoenix of Brooklyn.....	.....	.....	.....	.....	.....	.....	2,538	15,719	.....	2,451	.....	.....	104,070
	172,188	147,061	212,400	263,339	227,219	143,583	181,713	99,389	546,452	114,034	182,305	109,516	2,438,259

RECAPITULATION.

Canadian Companies.....	276,116	432,414	414,339	510,469	487,649	602,470	1,062,206	1,599,048	2,186,162	828,089	687,353	701,639	9,888,924
British Companies.....	579,416	1,024,362	922,400	1,136,167	907,316	1,130,100	1,299,612	1,108,856	5,718,305	880,571	1,275,540	855,423	16,948,076
U.S. Companies.....	172,188	147,061	212,400	263,339	227,219	143,583	181,713	99,389	886,452	114,034	182,305	109,516	2,438,259
Grand Totals.....	1,027,720	1,624,837	1,549,199	1,909,975	1,662,184	1,926,159	2,563,531	2,807,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269





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Hartford.....	671,932	71,227	50,554	71,415	85,534	68,808	69,043	65,544	58,558	57,552	109,018	108,034	1,493,279
Home.....	60,691												60,691
Insurance Co. of North America.....											11,806	21,104	32,970
Phoenix of Brooklyn.....	104,070	3,100	3,710	14,785	17,500	25,116	28,736	91,093	26,034	32,558	27,397	40,323	430,932
Phoenix of Hartford.....											9,346	73,474	82,820
Queen of America.....												7,994	7,994
	2,439,259	103,661	162,099	167,127	191,998	186,923	223,360	304,159	228,909	228,922	300,916	411,801	5,010,234

## RECAPITULATION.

Canadian Companies.....	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,759	736,095	940,734	18,680,605
British Companies.....	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,104	2,355,054	2,694,465	1,908,537	2,229,556	2,553,162	40,083,277
United States Cos.....	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234
Grand totals.....	29,276,269	3,169,824	2,664,986	2,920,228	3,245,323	2,679,287	3,301,328	3,403,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116

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SUMMARY OF Losses paid for Fire Insurance in Canada, by all Companies for the Years 1869 to 1902, inclusive.											
Totals for 1869 to 1891.	LOSSES PAID.										
	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.
Canadian Companies.											
Anglo-American.....	146,511	144,298	148,829	172,857	165,721	176,736	158,025	162,873	51,804	82,516	105,206
British America.....	2,408,145								217,077	209,468	100,072
Canada Agricultural.....	290,101										
Canada Fire.....	698,133										
Canadian Fire.....						13,665	30,451	19,540	77,916	66,747	59,542
Citizens.....	2,258,637	28,521	712								
Dominion.....	148,255										
Eastern.....	108,659	188,314	151,672	64,481							
Equity Fire.....											
London Mutual Fire.....	1,600,284	96,262	126,532	117,940	125,638	131,415	119,357	120,542	124,692	139,713	136,868
Mercantile.....	82,370	81,686	99,890	125,110	127,692	44,214	45,066	34,293	52,655	47,589	28,076
National Fire.....	287,732										
Ottawa Fire.....									47,615	84,853	71,290
Ottawa Agricultural.....	108,164										
Provincial.....	957,146										
Quebec.....	1,531,147	81,974	63,311	53,727	66,734	101,507	49,279	104,916	94,128	66,516	32,798
Royal Canadian.....	2,980,654	8,306									
Sovereign.....	736,210										
Stadacona.....	773,695										
Victoria-Montreal.....									51,741		
Western.....	3,742,657	226,440	211,459	272,888	227,781	251,354	185,527	186,800	295,459	274,811	196,287
	18,689,605	792,219	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214
British Companies.											
Albion Fire Ins. Ass.....	843,615	90,724	82,427								
Alliance.....	115,399	177,903	162,232	124,330	106,319	94,831	118,921	106,732	242,278	150,163	22,399
Atlas.....	166,134	53,611	76,220	65,669	71,814	77,705	85,491	140,729	149,933	147,032	141,318
Caledonian.....	578,162	59,888	97,590	93,696	99,723	101,706	65,913	144,855	281,437	215,475	101,992
City of London.....	934,518	42,937									
Commercial Union.....	3,404,249	289,795	241,680	298,272	274,423	255,943	276,698	287,299	300,438	281,721	153,754
Employers' Liability.....	150,729	51,649									
Glasgow and London.....	1,167,345										
Guardian.....	1,727,445	193,029	172,147	218,756	188,905	240,995	170,135	216,100	334,694	324,933	198,438
Imperial.....	2,538,997	93,039	161,072	106,669	109,880	104,225	121,872	118,173	199,057	216,795	104,145
Lancashire.....	2,453,651	173,592	196,318	223,166	165,504	205,372	183,435	243,329	293,934	206,042	20,273



## DEPARTMENT OF INSURANCE

7 GEORGE V, A. 1917

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1913, inclusive.

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Occidental Fire...	203,488	123,038	86,738	69,431	184,594	25,209	38,499	32,410	59,259	84,090	239,067
Ontario Fire...	108,164					112,474	151,455	167,882	111,702	53,507	851,105
Ottawa Insurance Co.	957,146	36,962	142,877	44,518	73,089	39,092	48,316	113,422	87,993	94,190	3,206,542
Pacific Coast Fire...	2,317,629										
Provincial...											
Quebec Fire...											
Richmond and Drummond											
Rimouski											
Royal Canadian...	2,988,950			4,774	78,847	72,247	64,381	224,086	227,018	218,013	256,393
Sovereign...	738,216										
Sovereign Fire...											
Stadecorn...	773,605			514	67,616	45,596	27,359	38,464	51,762	55,860	736,216
Victoria-Montreal...	159,878										
Western...	6,283,106	228,471	558,864	257,221	259,953	170,571	319,514	187,788	235,186	197,885	59,878
	27,433,320	1,209,678	2,501,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,608	2,544,650	2,519,179	9,148,038
											51,601,993
<i>British.</i>											
Albion Fire Insurance Association.	1,016,766	114,640	556,239	87,904	53,809	82,537	79,673	44,206	87,523	100,772	1,016,766
Alliance...	1,421,507			227,883	185,521	236,996	269,469	205,895	289,073	311,967	2,815,563
Atlas...	1,283,212	141,022	488,703	227,883	185,521	236,996	269,469	205,895	289,073	311,967	4,208,755
Caledonian...	1,972,436	138,790	368,008	158,152	127,114	170,089	200,882	132,710	175,706	223,743	4,168,441
City of London...	977,455										977,455
Commercial Union...	6,267,901	261,278	559,371	223,062	202,418	288,982	525,607	487,171	603,668	696,994	10,882,876
Employers' Liability...											
General Accident, Fire and Life...	255,801								None.	20,417	445,008
Glasgow and London...									147,557	182,797	712,786
Guardian...	1,167,345										1,167,345
Imperial...	4,202,971	285,702	446,445	284,460	280,528	367,923	446,333	391,660	433,844	476,700	8,697,379
Law Union and Rock...	4,181,342										4,181,342
Liverpool and London and Globe...	4,492,270										4,492,270
London and Lancashire Fire...	92,603	58,317	117,666	26,526	49,790	68,876	78,780	60,585	81,629	104,259	967,010
London Assurance...	6,363,410	273,920	813,101	430,892	533,162	770,662	802,131	694,558	621,266	749,734	13,583,544
Manchester...	2,051,932	148,788	422,806	131,844	131,795	168,438	284,990	219,209	291,884	360,856	4,769,018
National of Ireland...	1,905,332	78,041	108,649	54,203	48,502	68,347	86,932	44,043	70,932	89,846	2,857,239
North British and Mercantile...	1,664,241	102,460	147,537								1,914,238
	1,479,390	156,895	70,552								1,706,837
	7,968,547	316,374	741,146	282,439	319,625	451,005	431,631	449,596	438,522	508,613	12,946,482

\*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. \*\*Formerly the Law Union and Crown

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SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the years 1869 to 1913 inclusive—*Concluded.*

Companies.	Totals for 1869 to 1902.	LOSSES PAID.										Totals from 1869 to 1913.	
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.		1913.
<i>British.</i>													
Northern.....	3,629,880	261,952	555,909	219,090	213,028	340,211	430,626	302,622	289,766	260,730	309,375	376,832	7,180,041
Norwich Union.....	2,317,655	224,809	454,874	234,299	247,127	259,774	366,968	246,368	321,783	362,261	408,632	469,707	5,914,277
Palatine Insurance Co.....											3,706	76,722	80,428
Phoenix of London.....	4,833,262	307,293	613,373	319,759	357,723	396,419	579,278	464,100	499,451	532,836	546,348	561,896	10,011,738
Provincial.....									None.	1,702	2,945	22,501	27,148
Queen.....	3,325,321												3,325,321
Royal.....	11,071,294	497,345	1,379,588	490,421	554,056	760,500	703,270	603,694	686,345	690,006	777,085	686,494	18,810,098
Royal Exchange.....									87	66,393	146,305	155,549	368,334
Scottish Commercial.....	177,329												177,329
Scottish Imperial.....	483,408												483,408
Scottish Union and National.....	1,599,301	172,567	536,796	96,903	85,357	92,755	172,127	112,359	105,622	151,713	131,473	179,703	3,436,826
Sun Insurance Office	1,204,784	131,057	326,955	150,869	165,456	218,011	262,924	210,584	204,228	235,175	233,253	274,451	3,561,347
Union Assurance Society.....													
Society.....	1,714,466	138,454	405,201	215,580	271,233	272,661					214,905	253,792	3,486,292
United Fire.....	549,440												549,440
Yorkshire.....						58,049	70,992	105,338	119,800	138,374	134,975	223,761	851,369
<i>United States and Other.</i>													
Ætna.....	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,736	6,181,838	6,319,064	6,939,451	140,758,700
Agricultural.....													
Watertown.....	3,469,489	116,992	262,709	95,265	76,725	82,165	88,935	90,213	122,707	140,342	118,492	158,018	4,822,052
American Central.....	857,278												857,278
American Fire.....											12,066	54,993	67,059
American Insurance Co.....	66,980												66,980
American Lloyd's.....											None.	23,999	23,999
Andes.....										457	1,314	12,654	14,425
California Insur- ances Co.....	5,668												5,668
Connecticut Fire.....													
Continental.....	418,691	48,497	112,941	18,730	30,564	69,302	85,954	77,735	52,519	76,672	52,524	79,944	1,124,073
Equitable Fire and Marine.....									None.	56,862	214,388	182,028	453,278
Fidelity-Phoenix.....									134,484	180,097	251,064	297,639	4,998,833,304

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Fireman's Fund.....	21,165	11,879	32,044
Firemen's Insurance Co.....	4,362	30,680	35,042
La Compagnie d'Ass. Generales.....	None.	48,179	48,179
German-American.....	228,011	254,077	1,116,371
Germania Fire.....	11,679	56,072	67,751
Glen Falls.....	None.	None.	None.
Hartford Fire.....	442,708	411,631	6,208,287
Home, New Haven Co., Ins.....	.....	.....	60,691
Home Ins. Co., New York.....	.....	.....	.....
Insurance Co. of North America.....	190,747	256,614	2,210,752
Insur. Co. of the State of Pa.....	195,453	265,624	2,898,461
Lumber Insurance Company.....	58,400	87,271	145,731
National Fire.....	110,581	88,084	644,878
National Union Fire.....	261,624	394,398	972,533
Niagara Fire.....	17,610	133,143	246,431
Northwestern National.....	34,381	36,198	70,579
Phoenix of Brooklyn.....	2,858	18,441	21,299
Phoenix of Hartford.....	154,860	211,347	2,721,309
Providence-Washington.....	25,209	94,795	120,004
Queen of America.....	315,079	332,658	5,799,801
Rochester German.....	337,012	337,525	193,689
Springfield Fire.....	57,385	219,703	519,209
St. Paul Fire and Marine.....	63,647	84,932	.....
L'Union, Paris.....	72,335	84,569	451,980
France.....	.....	9,427	153,734
Westchester Fire.....	12,501	71,312	89,873
.....	2,235,881	4,043,757	32,257,966

## RECAPITULATION.

Canadian.....	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881	3,068,756	4,043,757	32,257,966
British.....	2,433,320	1,200,678	2,561,475	1,390,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,731,761	3,050,551	51,001,993
United States.....	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,438,726	6,131,888	6,319,064	6,939,451	140,758,700
other.....	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881	3,068,756	4,043,757	32,257,966
.....	120,339,566	5,870,716	14,099,534	6,000,519	6,484,291	8,445,041	10,279,455	8,646,826	10,292,393	10,936,948	12,119,331	14,003,759	227,018,659

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## SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1916, inclusive.

	Totals from 1869. to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Totals from 1869 to 1916.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$
Acadia Fire.....	501,149	88,906	93,607	83,954	767,616
Anglo-American.....	2,092,941	122,659	117,243		2,332,843
Beaver Fire.....	None.	446	1,548	8,651	10,645
British America.....	7,305,478	296,396	284,695	307,959	8,194,528
British Colonial.....	11,911	26,494	77,723	77,235	193,363
British Northwestern.....	24,550	38,832	32,622	25,899	121,903
Canada Accident.....				5,133	5,133
Canada Agricultural.....	290,101				290,101
Canada Fire.....	698,133				698,133
Canada National.....	76,620	79,174	86,858	118,220	360,872
Canadian Fire.....	1,493,705	121,913	112,465	98,389	1,826,472
§Canadian Lumbermen's In- surance Exchange.....			None.	None.	None.
Central Canada Manufacturers	197,414				197,414
Citizens'.....	2,287,870				2,287,870
Dominion.....	148,255				148,255
Dominion Fire.....	869,225	156,371	143,303	108,593	1,277,492
Dominion of Canada Guarant- tee and Accident.....			188	6,304	6,492
Eastern.....	632,961				632,961
Eastern Canada Manufacturers	51,873				51,873
Equity Fire.....	1,437,805	87,921			1,525,726
Factories Insurance Co.....	352,736	149,852	133,933	76,385	712,906
Hamilton Fire.....				22,588	22,588
Hudson Bay Insurance Co.....	237,409	49,340	65,151	85,471	437,371
Imperial Underwriters.....	15,387	41,357	64,379	46,762	167,885
Liverpool-Manitoba.....	444,406	250,558	131,870	140,282	967,116
*London Mutual Fire.....	5,732,080	399,399	281,380	279,365	6,692,224
Manitoba Assurance Co.....	648,754				648,754
Mercantile Fire.....	1,619,892	171,603	135,375	148,499	2,075,369
Montreal-Canada Fire.....	1,323,209	95,710	89,385		1,508,304
Mount Royal.....	217,729	152,047	161,653	182,855	714,284
National Fire.....	287,732				287,732
North Empire Fire.....	114,497	63,427	57,905	103,303	339,132
North West Fire.....	92,072	69,258	84,093	94,041	339,464
Nova Scotia Fire.....	377,777				377,777
Occidental Fire.....	239,667	82,232	68,673	54,518	445,090
Ontario Fire.....	851,105				851,105
Ottawa Assurance Co.....	866,253				866,253
Ottawa Agricultural.....	108,164				108,164
Pacific Coast Fire.....	147,887	39,837	32,478	29,815	250,017
Provincial.....	957,146				957,146
Quebec Fire.....	3,206,542	122,805	84,121	152,070	3,565,538
Richmond and Drummond...	256,393				256,393
Rimouski.....	1,363,199				1,363,199
Royal Canadian.....	2,988,940				2,988,940
†Sovereign.....	736,216				736,216
Sovereign Fire.....	315,189				315,189
Stadacona.....	773,695				773,695
Victoria-Montreal.....	59,878				59,878
Western.....	9,148,038	265,767	285,221	339,287	10,038,313
	51,601,983	2,972,304	2,625,869	2,595,578	59,795,734

§Formerly the Lumbermen's Fire Indemnity Contract.

\*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

## SESSIONAL PAPER No. 8

## SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1916, inclusive—Continued.

	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Totals from 1869 to 1916
<i>British Companies.</i>	\$	\$	\$	\$	\$
†Albion Fire Insurance Assoc.	1,016,766				1,016,766
Alliance	2,815,563	144,836	90,381	114,759	3,165,539
Atlas	4,208,755	328,301	310,587	337,971	5,185,614
British Dominions General			57,898	62,429	120,327
Caledonian	4,153,441	274,450	237,083	290,004	4,854,978
City of London	977,455				977,455
Commercial Union	10,832,826	470,222	471,565	639,752	12,464,365
Employers' Liability	445,068	153,515	189,959	189,871	978,413
General Accident, Fire and Life	712,786	111,152	126,831	154,823	1,105,642
Glasgow and London	1,167,345				1,167,345
Guardian	8,697,379	558,248	482,686	588,909	10,327,222
Imperial	4,181,342				4,181,342
Lancashire	4,492,270				4,492,270
**Law Union and Rock	967,010	137,003	182,822	131,146	1,417,981
Liverpool and London and Globe	13,583,544	902,101	710,524	718,868	15,915,037
London Guarantee and Accident			None.	11,956	11,956
London and Lancashire Fire	4,769,018	391,200	333,880	356,933	5,851,011
London Assurance	2,857,239	128,502	139,186	131,239	3,256,166
Manchester	1,914,238				1,914,238
Marine Insurance Co.	None.	None.	None.	None.	None.
National of Ireland	1,706,837				1,706,837
North British and Mercantile	12,946,482	595,740	495,777	497,670	14,535,675
Northern	7,180,041	469,372	385,857	571,654	8,606,924
Norwich Union	5,914,277	470,923	391,006	431,288	7,207,494
Ocean Accident and Guarantee			9,383	65,087	74,470
Palatine Insurance Co.	80,428	155,132	112,917	199,057	547,534
Phoenix of London	10,011,738	579,207	390,593	430,961	11,412,501
Provincial	27,148	38,618	19,781	18,029	103,576
Queen	3,325,321				3,325,321
Royal Exchange	368,334	162,218	172,036	202,859	905,467
Royal Insurance Co.	18,810,098	801,985	695,908	739,389	21,047,380
Scottish Commercial	177,329				177,329
Scottish Imperial	483,408				483,408
Scottish Union and National	3,436,826	150,484	160,164	203,345	3,950,819
Sun Insurance Office	3,561,347	268,367	267,578	305,232	4,402,524
Union Assurance Society	3,486,292	261,460	244,608	324,375	4,316,735
United Fire	549,440				549,440
Yorkshire	851,309	243,438	210,298	208,857	1,513,902
	140,758,700	7,796,480	6,889,360	7,926,463	163,371,003
<i>United States and Other Companies.</i>					
Ætna	4,822,052	157,403	218,329	154,964	5,352,748
Agricultural Watertown	857,278				857,278
American Central	67,059	116,411	53,203	51,021	287,694
American Fire	66,980				66,980
American Insurance Co.	23,999	31,001	22,104	9,745	86,849
American Lloyds	14,425	547	1,577	5,162	21,711
Andes	5,668				5,668
California Insurance Co.	6,761	18,454	16,940	22,724	64,879
Connecticut Fire	1,124,073	45,620	61,620	75,504	1,306,817
Continental	453,278	186,493	134,112	138,224	912,107
Equitable Fire and Marine	4,998	23,237	13,775	21,224	63,234
Fidelity-Phoenix	833,304	167,322	196,960	170,811	1,368,397
Fireman's Fund	33,044	70,200	53,843	50,481	207,568
Firemen's Insurance Co.	35,042	31,934	27,968	29,729	124,673
Compagnie d'Assurances Générales	48,179	57,609	43,508	70,785	220,081
German American	1,116,371	282,743	214,572	218,112	1,831,798

†Formerly the Fire Insurance Association.

\*\*Formerly the Law Union and Crown.

7 GEORGE V, A. 1917

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1916, inclusive—*Concluded.*

	Totals. from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Totals from 1869 to 1916.
United States and other Companies—Con.	\$	\$	\$	\$	\$
Germania Fire.....	67,751	39,899	37,468		145,118
Glens Falls.....	None.	50,315	64,409	93,811	208,535
Globe and Rutgers.....		33,280	102,908	231,851	368,039
Hartford Fire.....	6,208,287	497,045	461,245	444,513	7,611,090
Home, New Haven.....	60,691				60,691
Home Insurance Co., New York	2,210,752	419,937	459,169	428,152	3,518,010
Insurance Co. of North America	2,898,461	221,792	248,106	197,638	3,565,997
Insurance Co. of the State of Pa.	145,731	104,580	73,492	61,158	384,961
Lumber Insurance Company..	644,878	81,919	1,640		728,437
Millers National.....			5,992	13,682	19,674
National-Ben Franklin.....		24,377	63,784	38,586	126,747
National Fire.....	972,533	334,060	462,862	251,861	2,021,316
National Union Fire.....	246,531	128,504	109,073	130,583	614,691
La Nationale Compagnie d'Ass.		10,092	68,357	86,606	165,055
Niagara Fire.....	70,579	84,046	83,073	100,776	338,474
Northwestern National.....	21,299	65,300	78,625	59,404	224,628
Phenix, of Brooklyn.....	2,154,363				2,154,363
Phenix, of Paris.....			4,343	31,061	35,404
Phenix, of Hartford.....	2,721,309	237,983	190,790	193,557	3,343,639
Providence Washington.....	120,004	125,910	130,804	119,694	496,412
Queen, of America.....	5,799,801	357,208	321,095	334,706	6,812,810
Rochester German.....	193,689				193,689
St. Paul Fire and Marine.....	451,980	101,116	122,113	203,285	878,494
Springfield Fire and Marine..	519,209	277,903	287,942	306,783	1,391,837
Stuyvesant.....				39,388	39,388
L'Union, Paris, France.....	153,734	104,669	118,084	121,039	497,526
Westchester Fire.....	83,873	89,591	92,835	85,402	351,701
	35,257,966	4,578,500	4,646,720	4,592,022	49,075,208

## RECAPITULATION.

Canadian Companies.....	51,601,983	2,972,304	2,625,869	2,595,578	59,795,734
British Companies.....	140,758,700	7,796,480	6,839,360	7,926,463	163,371,003
United States and other Com- panies.	35,257,966	4,578,500	4,646,720	4,592,022	49,075,203
	227,618,649	15,347,284	14,161,949	15,114,063	272,241,945

## SESSIONAL PAPER No. 8

## SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1916, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
<i>Canadian Companies.</i>	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,932	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,153	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	735,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,965,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,957	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,041	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,006,221	159,927,706	587,705
1899.....	1,183,739	130,509,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,095	221,756,637	1,009,899
1902.....	2,055,793	215,145,909	246,042,580	865,214
1903.....	2,282,498	216,505,990	260,637,251	1,209,678
1904.....	2,681,275	239,234,027	296,888,876	2,561,475
1905.....	3,013,714	301,816,272	328,340,100	1,399,065
1906.....	3,179,319	324,168,552	354,604,064	1,602,131
1907.....	3,681,335	375,927,812	412,019,532	1,801,449
1908.....	3,819,372	423,764,660	433,913,379	2,655,226
1909.....	3,764,341	455,432,696	473,744,578	2,123,508
1910.....	4,334,612	528,093,567	502,510,417	2,544,650
1911.....	4,737,141	572,066,012	549,604,374	2,519,179
1912.....	5,063,409	653,582,426	644,099,996	2,731,761
1913.....	5,029,298	712,651,956	684,512,207	3,020,551
1914.....	5,016,653	663,539,377	700,239,242	2,972,304
1915.....	4,559,076	673,244,131	682,793,482	2,625,869
1916.....	4,817,876	742,805,919	662,129,297	2,595,578
Totals.....	96,048,484	.....	.....	59,795,734

\*These returns are imperfect.

7 GEORGE V, A. 1917

**SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1916, inclusive—**  
*Continued.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
<i>British Companies.</i>	\$	\$	\$	\$
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,838
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	422,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337
1896.....	5,006,047	459,959,398	591,656,008	2,845,994
1897.....	5,165,202	470,466,820	611,840,429	3,334,667
1898.....	5,223,345	481,404,453	629,768,638	3,557,122
1899.....	5,652,228	524,980,343	654,890,000	3,867,212
1900.....	5,846,020	540,448,980	681,751,373	6,515,231
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,487
1903.....	7,334,432	580,718,653	727,383,239	3,803,764
1904.....	8,343,666	609,942,293	745,159,661	9,172,919
1905.....	8,582,925	649,566,539	785,219,445	3,634,706
1906.....	8,601,374	672,318,145	855,091,245	3,829,244
1907.....	9,302,906	748,836,659	937,282,806	5,073,985
1908.....	9,919,403	789,146,201	976,873,509	5,776,725
1909.....	9,720,997	832,409,237	1,059,251,521	4,849,587
1910.....	10,243,235	936,097,608	1,143,463,774	5,458,726
1911.....	11,203,694	998,101,547	1,269,648,229	6,181,888
1912.....	12,092,125	1,148,396,318	1,430,070,127	6,319,064
1913.....	13,138,597	1,318,925,094	1,595,798,865	6,939,451
1914.....	13,710,907	1,398,200,494	1,736,187,120	7,796,450
1915.....	13,609,360	1,438,037,721	1,828,316,532	6,889,360
1916.....	14,294,803	1,606,346,835	1,958,789,616	7,926,463
<b>Totals.....</b>	<b>267,308,107</b>			<b>163,371,003</b>

## SESSIONAL PAPER No. 8

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1916, inclusive—  
*Concluded.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
<i>United States and Other Companies.</i>	\$	\$	\$	\$
1869.....	165,166*	9,702,356	13,796,890*	172,188
1870.....	194,781	12,893,827	11,167,928	147,061
1871.....	314,452	27,367,712	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,880,550	99,389
1877.....	213,830	21,015,457	18,298,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	20,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	32,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,237,171	304,158
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,095	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941
1897.....	971,243	85,963,431	102,449,891	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,003,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,574,372	120,211,152	133,999,827	562,598
1903.....	1,767,832	136,050,121	152,433,226	857,274
1904.....	2,144,941	153,128,785	172,965,394	2,365,140
1905.....	2,689,032	188,712,561	204,586,950	966,743
1906.....	2,907,270	213,613,168	234,206,935	1,152,916
1907.....	3,130,234	239,440,520	265,401,198	1,569,607
1908.....	3,288,500	253,383,160	289,931,375	1,847,504
1909.....	3,564,126	292,133,934	330,290,388	1,673,731
1910.....	4,147,684	352,864,510	388,302,549	2,259,017
1911.....	4,642,420	417,473,032	460,615,743	2,235,881
1912.....	6,038,984	572,182,988	609,273,561	3,068,756
1913.....	7,508,052	893,623,473	871,619,317	4,043,757
1914.....	8,771,598	1,042,361,697	1,019,592,647	4,578,500
1915.....	8,306,397	1,000,271,051	1,020,510,788	4,646,720
1916.....	8,671,173	1,069,085,926	1,099,139,323	4,592,022
Totals.....	87,382,969			49,075,208

## TOTALS FOR ALL YEARS FROM 1869 TO 1916 INCLUSIVE.

Canadian Companies.....	95,048,484		59,795,734
British Companies.....	267,308,107		163,371,003
United States and other Companies.	87,382,969		49,075,208
Grand totals.....	450,739,560		272,241,945

\*These returns are imperfect.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1916.

ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Not Cash received for Premiums.	Gross Amount of Policies, Now and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
Fire-In Canada.....	\$ 110,968	\$ 17,437,231	\$ 16,221,026	\$ 75,518	\$ 83,954	\$	\$	
Fire-In other Countries.....	2,572	270,000	215,560	16,907	921	None.	2,490	None.
Hall-In Canada.....	8,024	539,293	None.		50,778	None.	None.	Total business December 31, 1916.
Totals.....	121,564	18,246,524	16,436,616	92,346	135,653	2,400	None.	

BRITISH AMERICA ASSURANCE COMPANY.

Fire-In Canada.....	679,118	107,750,412	108,192,011	366,835	307,959	103,875	None.	
Fire-In other Countries.....	1,270,141	308,317,167	294,455,701	871,820	819,083	211,610	8,378	
Hall-In Canada.....	99,479	2,044,313	None.	113,802	121,694	None.	None.	Total business December 31, 1916.
Marine-In Canada.....	144,693	23,171,299	3,586,546	112,702	121,772	15,507	None.	
Marine-In other Countries.....	75,507	24,580,112	2,527,242	216,819	102,005	119,740	None.	
Totals.....	2,269,338	465,863,303	408,761,500	1,682,038	1,472,513	450,732	8,378	

CANADA ACCIDENT ASSURANCE COMPANY.

Fire-In Canada.....	5,546	3,701,149	1,421,342	7,713	5,133	2,581	None.	
Fire-In other Countries.....	622	61,649	57,749	None.	None.	None.	None.	
Accident.....	37,023	13,738,749	8,930,649	16,816	18,609	7,470	None.	
Automobile (excluding Fire Risk).....	29,407	5,883,000	4,100,000	7,432	6,313	1,953	None.	
Burglary.....	963	179,083	127,683	None.	None.	None.	None.	
Employers' Liability.....	183,534	6,573,333	4,559,000	148,431	155,179	69,190	None.	
Guarantee.....	4,909	950,418	688,668	1,369	1,644	625	None.	
Plate Glass.....	14,951			12,814	12,147	1,287	None.	
Sickness.....	12,583			7,793	6,799	2,454	None.	
Totals.....	289,598			202,308	205,824	82,500	None.	Total business December 31, 1916.

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## CANADIAN FIRE INSURANCE COMPANY.

In Canada.....	273,449	29,073,087	34,143,005	99,801	98,389	9,353	Total business De-
In other Countries.....	15,600	1,512,160	1,105,901	4,647	3,871	775	cember 31, 1916.
Totals.....	289,049	30,585,247	35,248,906	104,448	102,260	10,127	None.

## DOMINION FIRE INSURANCE COMPANY.

Fire.....	212,539	25,840,101	28,964,402	108,297	108,593	9,373	Total business De-
Hall.....	24,598	617,526	None.	18,938	20,614	None.	cember 31, 1916.
Totals.....	237,137	26,457,627	28,964,402	127,235	129,207	9,373	None.

## DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Fire.....	26,257	3,139,471	2,947,531	7,730	6,304	2,426	Total business De-
Accident.....	189,457	38,745,083	27,680,983	66,885	64,564	31,006	cember 31, 1916.
Automobile (including Fire Risk).....	6,025	705,579	376,635	2,709	2,709	None.	None.
Automobile (excluding Fire Risk).....	18,734	.....	.....	3,264	2,844	470	None.
Burglary.....	3,560	599,685	423,325	298	360	None.	None.
Guarantee.....	32,586	13,465,494	7,788,859	12,344	10,030	16,002	None.
Plate Glass.....	23,232	.....	.....	11,353	10,312	1,650	None.
Sickness.....	101,874	.....	.....	49,695	51,379	14,619	None.
Totals.....	401,735	.....	.....	154,278	148,502	66,173	None.

## HUDSON BAY FIRE INSURANCE COMPANY.

Fire.....	130,169	18,543,976	13,429,140	87,023	85,471	9,878	Total business De-
Hall.....	184	None.	None.	1,002	1,002	None.	cember 31, 1916.
Totals.....	130,353	18,543,976	13,429,140	88,025	86,473	9,878	None.

## THE IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Fire.....	96,958	16,114,339	14,723,812	65,662	46,762	23,144	Total business De-
Plate Glass.....	None.	None.	None.	None.	None.	189	cember 31, 1916.
Totals.....	96,958	16,114,339	14,723,812	65,662	46,762	23,333	None.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1916—Continued.

## LONDON MUTUAL FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Registered.	Registered.	
In Canada.....	\$ 397,458 67	\$ 70,707,648 None.	\$ 63,471,699 None.	\$ 282,594 None.	\$ 279,365 None.	\$	\$	Total business December 31, 1916.
In other Countries.....						13,945 None.	None.	
Totals.....	397,525	70,707,648	63,471,699	282,594	279,365	13,945	None.	

## MOUNT ROYAL FIRE INSURANCE COMPANY.

In Canada.....	381,590	59,986,872	55,423,704	212,510	182,855	31,334	2,143	Total business December 31, 1916.
Fire—In other Countries.....	3,165	749,825	647,325	122	122	None.	None.	
Plate Glass—In Canada.....	5,307			2,694	2,634	None.	None.	
Totals.....	390,062			215,206	185,611	31,334	2,143	

## NORTH WEST FIRE INSURANCE COMPANY.

In Canada.....	125,923	14,204,920	15,622,256	98,410	94,041	13,399	2,000	Total business December 31, 1916.
In other Countries.....	4,077	400,633	283,760	325	325	None.	None.	
Totals.....	130,000	14,605,553	15,906,016	98,735	94,366	13,399	2,000	

## OCCIDENTAL FIRE INSURANCE COMPANY.

In Canada.....	127,632	16,489,699	11,435,681	61,251	54,518	14,989	1,500	Total business December 31, 1916.
In other Countries.....	2,097	None.	None.	None.	None.	None.	None.	
Totals.....	129,729	16,489,699	11,435,681	61,251	54,518	14,989	1,500	

## SESSIONAL PAPER No. 8

## PACIFIC COAST FIRE INSURANCE COMPANY.

In Canada.....	90,091	11,781,872	10,932,830	30,880	29,815	5,889	None.	Total business De-
In other Countries.....	25,111	8,761,299	3,536,526	33,319	24,559	9,259	None.	cember 31, 1916.
Totals.....	115,772	20,543,171	14,490,356	64,699	54,374	15,148	None.	

## WESTERN ASSURANCE COMPANY.

Fire—In Canada.....	846,619	166,381,652	119,372,493	324,952	339,287	79,673	None.	Total business De-
Fire—in other Countries.....	1,476,419	497,294,011	399,014,712	841,783	754,005	234,570	9,877	cember 31, 1916.
Explosion—In Canada.....	6,515	3,355,000	771,000	None.	None.	None.	None.	
Explosion—in other Countries.....	8,287	5,234,311	1,118,365	8,999	8,999	None.	None.	
Inland Trans—in Canada.....	18,619	20,969,141	991,151	17,817	15,657	2,130	None.	
Inland Trans—in other Countries.....	649	1,253,352	532,840	2,504	2,804	None.	None.	
Marine—in Canada.....	448,218	103,868,997	9,191,877	548,221	513,865	142,385	None.	
Marine—in other Countries.....	2,016,758	419,493,896	41,619,655	1,354,961	1,024,268	476,318	None.	
Tornado—in other Countries.....	13,095	3,852,627	5,348,753	7,213	2,962	4,247	None.	
Totals.....	4,835,149	1,281,606,487	547,960,876	3,106,750	2,691,877	939,523	9,877	

## ÆTNA INSURANCE COMPANY.

Fire.....	336,180	35,158,368	44,524,711	160,885	154,964	38,419	None.	In Canada, Decem-
Automobile (including Fire Risk).....	15,608	910,608	733,606	3,837	3,478	869	None.	ber 31, 1916.
Tornado.....	1,217	367,975	594,081	58	58	None.	None.	
Totals.....	353,005	36,436,851	45,852,398	164,789	158,500	39,228	None.	

## AMERICAN CENTRAL INSURANCE COMPANY.

Fire.....	76,258	22,726,001	10,996,690	46,494	51,021	6,854	None.	In Canada, December
Hail.....	17,818	332,729	None.	50,153	49,046	207	None.	31, 1916.
Tornado.....	1,335	437,425	463,990	1,389	1,389	None.	None.	
Totals.....	95,411	23,496,155	11,430,680	98,036	102,356	7,161	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1916—Continued.

AMERICAN LLOYDS, UNDERWRITERS AT.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount of Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Reinstated.	Reinstated.	
Fire.....	\$ 22,540	\$ 8,437,918	\$ 7,079,572	\$ 82,132	\$ 5,462	\$ 77,065	\$ None.	(In Canada, December 31, 1916.
Sprinkler Leakage.....	13,803	2,175,923	3,108,983	10,072	7,950	2,558	None.	
Totals.....	36,343	10,613,841	10,188,555	92,204	13,112	79,623	None.	

BRITISH DOMINIONS GENERAL INSURANCE COMPANY, LIMITED.

Fire.....	90,277	11,313,041	13,671,112	89,879	62,429	29,178	4,000	(In Canada, December 31, 1916.
Sprinkler Leakage.....	831	125,250	294,100	127	127	None.	None.	
Totals.....	91,098	11,438,891	13,965,212	90,006	62,556	29,178	4,000	

THE CONNECTICUT FIRE INSURANCE COMPANY.

Fire.....	140,594	17,632,269	16,550,112	76,117	75,501	6,216	149	(In Canada, December 31, 1916.
Hail.....	55,471	1,145,399	None.	49,628	49,628	None.	None.	
Totals.....	196,065	18,780,668	16,550,112	125,745	125,132	6,216	149	

## SESSIONAL PAPER No. 8

## EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Fire.....	420,791	49,497,297	53,052,997	198,943	189,871	19,405	1,000
Accident.....	92,333	20,306,801	16,968,896	36,071	39,571	10,250	1,250
Automobile (including Fire Risk).....	9,142	504,850	427,280	2,725	2,473	250	None.
Automobile (excluding Fire Risk).....	73,152	17,136,000	13,881,060	33,992	24,920	5,332	5,440
Employers' Liability.....	487,942	20,206,333	17,847,167	269,783	294,783	155,000	None.
Guarantee.....	80,525	26,356,360	21,576,056	83,173	14,930	102,125	2,875
Sickness.....	47,977	4,567,120	3,658,345	25,561	26,061	5,500	None.
Totals.....	1,211,862	138,535,551	126,211,751	651,948	562,611	297,862	10,565

## FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Fire.....	345,203	41,800,540	39,183,423	205,940	170,811	53,470	500
Tornado.....	604	345,450	636,855	33	33	None.	None.
Totals.....	345,807	42,145,990	39,870,278	205,973	170,844	53,470	500

## FIREMAN'S FUND INSURANCE COMPANY.

Fire.....	127,870	10,478,630	16,888,031	58,965	50,481	16,298	None.
Automobile (including Fire Risk).....	10,679	583,259	378,515	303	2,696	109	None.
Inland Transportation.....	7,266	2,683,487	214,154	-26,687	1,237	None.	None.
Totals.....	145,815	19,745,376	17,480,700	32,583	54,414	16,407	None.

## GERMAN AMERICAN INSURANCE COMPANY.

Fire.....	347,801	57,656,659	48,097,668	219,655	218,112	39,699	4,890
Hail.....	83,498	874,890	None.	60,442	60,442	None.	None.
Tornado.....	400	236,500	279,400	42	42	None.	None.
Totals.....	401,699	58,768,049	48,377,068	280,139	278,596	39,699	4,890

## GLENS FALLS INSURANCE COMPANY.

Fire.....	149,497	15,386,324	17,281,311	94,536	93,811	15,150	7,600
Automobile (including Fire Risk).....	17,169	1,110,194	762,917	11,802	8,634	3,360	None.
Hail.....	77,577	1,351,105	None.	75,647	73,647	None.	None.
Totals.....	244,243	17,847,633	18,044,228	181,985	178,092	18,510	7,600

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1916—*Continued.*

GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED LOSSES.		Remarks.
						Not Reinstated.	Reinstated.	
Fire.....	\$ 404,607	\$ 53,000,487	\$ 48,873,407	\$ 267,311	\$ 231,851	\$	\$	{In Canada, Decem- ber 31, 1916.
Explosion.....	56,920	13,714,653	9,809,653	None.	None.	64,865	None.	
Totals.....	461,527	66,805,140	58,683,060	267,311	231,851	64,865	None.	

HARTFORD FIRE INSURANCE COMPANY.

Fire.....	1,012,309	112,177,889	120,516,473	516,050	444,513	119,023	None.	{In Canada, Decem- ber 31, 1916.
Automobile (including Fire Risk).....	27,607	3,453,297	1,290,154	8,005	4,715	3,380	None.	
Hail.....	168,940	1,448,082	None.	198,622	193,022	None.	None.	
Inland Transportation.....	24,776	.....	None.	24,245	24,245	None.	None.	
Sprinkler Leakage.....	17,902	3,018,023	4,837,751	5,696	5,556	372	None.	
Tornado.....	3,673	1,095,820	2,835,982	2,562	2,558	4	None.	
Totals.....	1,255,447	.....	135,450,360	755,870	680,209	122,779	None.	

HOME INSURANCE COMPANY.

Fire.....	898,605	99,494,937	113,530,109	470,287	428,152	122,951	None.	{In Canada, Decem- ber 31, 1916.
Automobile (including Fire Risk).....	19,806	1,562,659	219,201	7,119	9,976	308	None.	
Hail.....	417,385	6,274,552	None.	480,802	469,725	11,077	None.	
Sprinkler Leakage.....	4,287	740,503	856,003	2,471	2,471	None.	None.	
Tornado.....	19,078	4,682,752	9,027,597	7,289	6,466	881	None.	
Totals.....	1,359,221	112,755,403	123,632,910	973,963	910,490	135,277	None.	

## SESSIONAL PAPER No. 8

## INSURANCE COMPANY OF NORTH AMERICA.

Fire.....	431,406	52,502,707	63,623,961	211,968	197,633	24,888	None.
Automobile (including Fire Risk)....	30,238	2,012,003	1,478,851	9,610	9,920	1,254	None.
Automobile (excluding Fire Risk)....	1,629	103,745	91,045	783	531	252	None.
Inland Transportation.....	19,416	10,742,796	151,268	27,462	27,402	None.	None.
Totals.....	482,559	65,361,251	65,045,125	249,823	235,551	26,394	None.

## INSURANCE COMPANY OF THE STATE OF PA.

Fire.....	96,061	15,037,457	14,558,808	66,763	61,158	20,613	None.
Tornado.....	327	88,900	71,300	177	177	None.	None.
Totals.....	96,388	15,126,357	14,930,108	66,940	61,335	20,613	None.

## LAW UNION AND ROCK INSURANCE COMPANY.

Fire.....	246,634	27,193,781	34,999,804	135,858	131,146	11,656	6,387
Accident.....	10,841	3,195,289	2,578,889	1,713	1,904	None.	None.
Burglary.....	—57	76,100	20,100	None.	None.	None.	None.
Employers' Liability.....	33,332	.....	.....	14,336	14,219	14,117	None.
Plate Glass.....	405	.....	.....	.....	120	None.	None.
Sickness.....	5,867	.....	.....	2,653	2,685	728	None.
Totals.....	297,022	.....	.....	154,589	150,074	27,118	6,387

## LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Fire.....	54,534	14,230,618	12,231,275	21,065	11,956	9,109	None.
Accident.....	125,460	15,228,950	14,664,950	63,431	54,082	17,610	None.
Automobile (including Fire Risk)....	4,881	581,263	4,258,147	1,908	1,453	2,425	None.
Automobile (excluding Fire Risk)....	30,429	5,320,000	4,020,000	5,000	6,205	None.	None.
Burglary.....	None.	.....	.....	None.	None.	None.	None.
Employers' Liability.....	219,376	5,320,000	6,000,000	147,299	138,065	75,235	None.
Guarantee.....	121,422	37,023,407	35,535,647	46,506	6,741	24,441	None.
Sickness.....	24,979	.....	.....	14,660	15,670	3,495	None.
Totals.....	581,081	.....	.....	302,469	234,802	132,690	25,000

7 GEORGE V, A. 1917

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1916—*Continued.*

## MARINE INSURANCE COMPANY, LIMITED.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Registered.	Registered.	
	\$	\$	\$	\$	\$	\$	\$	
Automobile (including Fire Risk).....	53,775	2,721,806	2,003,179	23,253	21,953	3,900	None.	In Canada, December 31, 1916.
Inland Transportation.....	36,210	168,553,230	None.	759	759	None.	None.	
Totals.....	89,985	171,255,126	2,003,179	24,012	22,712	3,900	None.	

## NATIONAL—BEN FRANKLIN FIRE INSURANCE COMPANY.

Fire.....	86,977	9,534,439	14,782,172	39,498	38,586	6,672	None.	In Canada, December 31, 1916.
Automobile (including Fire Risk).....	6,672	584,403	533,483	2,978	2,757	220	None.	
Totals.....	93,649	10,118,842	15,315,655	42,476	41,343	6,892	None.	

## NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire.....	500,103	54,229,351	57,903,131	247,678	251,861	62,846	None.	In Canada, December 31, 1916.
Tornado.....	1,724	446,290	478,846	82	82	None.	None.	
Totals.....	501,827	54,675,637	58,441,977	247,760	251,943	62,846	None.	

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## NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Fire.....	204,870	23,027,348	23,171,916	142,190	130,583	38,516	450	In Canada, Decem- ber 31, 1916.
Tornado.....	2,036	487,850	635,100	237	237	None.	None.	
Totals.....	206,906	23,515,198	23,807,016	142,427	130,820	38,516	450	

## NIAGARA FIRE INSURANCE COMPANY.

Fire.....	137,959	17,558,707	15,013,028	96,099	100,776	12,249	None.	In Canada, December 31, 1916.
Automobile (including Fire Risk).....	2,997	206,825	175,835	942	2,442	None.	None.	
Tornado.....	None.	None.	7,940	60	60	None.	None.	
Totals.....	140,956	17,765,532	15,196,863	97,101	103,278	12,249	None.	

## NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

Fire.....	129,435	14,541,737	18,667,259	82,042	59,404	26,019	None.	In Canada, Decem- ber 31, 1916.
Hail.....	169,307	2,554,028	None.	172,418	172,543	None.	None.	
Tornado.....	649	120,150	259,150	40	40	None.	None.	
Totals.....	299,391	17,216,535	18,926,409	254,500	231,987	26,019	None.	

## NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire.....	787,656	74,796,741	98,981,487	484,615	431,288	96,167	None.	In Canada, Decem- ber 31, 1916.
Accident.....	16,971	5,386,050	3,506,050	3,567	3,301	588	None.	
Automobile (including Fire Risk).....	18,659	1,313,052	1,004,910	5,178	4,227	950	None.	
Automobile (excluding Fire Risk).....	14,747	3,625,035	2,489,785	2,826	2,676	160	None.	
Employers' Liability.....	20,208	2,426,666	1,620,000	4,181	5,268	3,725	None.	
Plate Glass.....	7,105	.....	.....	2,885	3,017	120	None.	
Sickness.....	11,157	.....	.....	6,836	6,806	1,045	None.	
Totals.....	876,563	.....	.....	510,083	456,583	102,755	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1916—*Continued*.

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Registered.	Registered.	
Fire.....	\$ 138,250	\$ 18,637,201	\$ 14,279,122	\$ 71,822	\$ 65,087	\$ 6,700	\$ None.	In Canada, December 31, 1916.
Accident.....	149,248	26,302,016	24,574,066	70,015	65,016	22,838	1,000	
Automobile (including Fire Risk)....	5,497	465,532	249,353	5,258	2,420	2,838	None.	
Automobile (excluding Fire Risk)....	48,282	7,651,215	7,651,215	7,367	18,467	None.	None.	
Burglary.....	43	3,500	3,500	None.	None.	None.	None.	
Employers' Liability.....	214,517	8,805,016	9,315,016	99,322	141,929	69,133	None.	
Guarantee.....	21,436	7,593,075	5,975,302	11,451	14,771	350	None.	
Plate Glass.....	31,811	.....	.....	13,489	13,048	635	None.	
Sickness.....	62,087	.....	.....	83,671	29,853	8,093	None.	
Totals.....	671,180	.....	.....	313,295	350,591	110,587	1,000	

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Fire.....	179,955	19,457,829	18,379,195	121,670	119,094	18,832	None.	In Canada, December 31, 1916.
Automobile (including Fire Risk)....	13,000	1,183,016	598,544	7,068	6,102	966	None.	
Automobile (excluding Fire Risk)....	542	30,290	26,250	848	848	None.	None.	
Totals.....	194,097	20,671,135	18,973,903	129,586	126,044	19,798	None.	

## SESSIONAL PAPER No. 8

## QUEEN INSURANCE COMPANY OF AMERICA.

Fire.....	614,935	62,709,008	80,136,966	364,092	334,706	10,000	In Canada, Decem-
Automobile (including Fire Risk)....	49,381	2,815,970	2,244,132	27,094	27,449	None.	ber 31, 1916.
Automobile (excluding Fire Risk)....	8,059	142,000	112,000	4,251	3,741	None.	
Inland Transportation.....	1	1,072	None.	None.	None.	None.	
Totals.....	672,376	65,668,050	82,483,098	396,337	365,896	10,000	

## ROYAL EXCHANGE ASSURANCE.

Fire.....	442,054	48,659,559	55,257,702	224,100	202,859	2,500	In Canada, Decem-
Accident.....	11,018	2,706,150	1,745,900	5,185	4,900	None.	ber 31, 1916.
Automobile (including Fire Risk)....	18,723	1,052,353	920,723	4,256	4,266	None.	
Automobile (excluding Fire Risk)....	16,517	2,890,000	2,330,000	4,903	5,503	1,088	
Employers' Liability.....	8,392	990,000	950,000	5,403	5,028	1,775	
Sickness.....	6,534	.....	.....	2,110	2,112	574	
Totals.....	503,238	.....	.....	245,957	223,821	2,500	

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire.....	320,644	38,391,355	35,111,492	205,745	203,285	None.	In Canada, Decem-
Automobile (including Fire Risk)....	37,871	2,526,591	1,992,300	17,218	20,372	None.	ber 31, 1916.
Hall.....	58,246	970,175	None.	87,503	87,503	None.	
Inland Transportation.....	9,255	3,174,540	1,017,229	2,985	8,562	336	
Tornado.....	11,112	2,190,368	3,288,224	7,249	6,968	281	
Totals.....	447,128	47,253,029	41,319,245	320,700	321,691	None.	

## SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire.....	403,579	45,342,880	60,124,704	230,455	203,345	None.	In Canada, December
Automobile (including Fire Risk)....	133	17,350	17,350	None.	None.	83	31, 1916.
Sprinkler Leakage.....	84	57,292	57,292	None.	None.	None.	
Tornado.....	871	262,590	286,940	None.	None.	None.	
Totals.....	404,667	45,670,121	60,486,286	230,538	203,345	45,846	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1916—*Concluded*.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED LOSSES.		Remarks.
						Not Registered.	Registered.	
Fire.....	\$ 465,532	\$ 70,569,473	\$ 60,987,818	\$ 266,469	\$ 306,783	\$ 37,781	\$ None.	In Canada, December 31, 1916.
Sprinkler Leakage.....	418	210,000	205,500	None.	None.	None.	None.	
Tornado.....	4,781	1,851,175	2,069,451	1,089	1,105	None.	None.	
Totals.....	470,781	72,630,648	63,262,769	297,558	307,888	37,781	None.	

UNION ASSURANCE SOCIETY, LIMITED.

Fire.....	494,239	59,055,833	64,415,321	334,922	324,375	46,641	3,000	In Canada, December 31, 1916.
Inland Transportation.....	5,593	23,596,927	None.	211	211	None.	None.	
Totals.....	499,832	82,652,760	64,415,321	335,133	324,586	46,641	3,000	

WESTCHESTER FIRE INSURANCE COMPANY.

Fire.....	181,816	18,830,292	17,671,801	83,627	85,402	16,101	400	In Canada, December 31, 1916.
Hail.....	96,167	1,510,615	None.	84,776	84,510	266	None.	
Totals.....	271,983	20,340,817	17,671,801	168,403	169,912	16,427	400	

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## YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire.....	403,678	43,327,155	53,399,142	227,523	208,857	34,802	4,235	In Canada, December 31, 1916.
Accident.....	5,169	1,197,350	916,750	1,854	1,505	459	None.	
Automobile (excluding Fire Risk)....	22,104	713,000	453,000	6,025	4,532	3,134	None.	
Employers' Liability.....	31,816	1,780,000	1,210,000	17,366	13,711	8,040	None.	
* Live Stock.....	25,392	518,194	237,547	21,622	23,196	3,518	None.	
Plate Glass.....	3,448	.....	.....	2,319	2,197	215	None.	
Sickness.....	2,883	.....	.....	1,314	1,161	188	None.	
Totals.....	494,485	.....	.....	278,023	255,149	50,356	4,235	

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire and other Insurance.

CANADIAN COMPANIES—ASSETS AT DEC. 31, 1910.

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.	Cash on hand and in Banks.	Interest and Rents due and Accrued.	Agents' Balances and Premiums uncollected.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.....	10,894 00	18,000 00	95,805 00	468,507 00	14,546 34	None.	23,053 89	42,349 03	679,216 76	Fire and Hail.
Beaver Fire.....	None.	06,048 65	115,457 40	None.	38,451 16	5,813 82	7,653 00	1,741 20	253,145 23	Fire.
British America.....	236,086 14	4,200 00	1,452,128 80	153,700 80	249,111 48	20,891 03	621,003 52	21,844 48	2,705,620 25	Fire, Hail and Marine
British Colonial.....	None.	None.	129,012 87	None.	83,341 95	2,273 67	24,713 11	13,048 35	252,989 95	Fire.
British Northwestern.....	None.	104,728 64	97,049 02	43,750 00	39,456 90	3,544 85	8,505 38	14,054 29	311,149 08	Fire.
Canada Accident.....	None.	None.	402,759 47	19,100 00	17,108 52	3,909 01	47,815 09	None.	550,022 09	Fire, Accident, Auto., Burglary, Gtee, Plate Glass and Sickness.
Canada National.....	223,101 26	11,549,448 22	55,000 00	45,910 00	126,113 97	135,172 84	33,548 06	58,349 09	2,228,643 44	Fire.
Canadian Fire.....	120,000 00	654,916 28	623,764 50	None.	59,331 75	1,272 11	42,742 13	11,227 32	1,413,254 00	Fire.
Canadian Lumbermen's Ins. Exchange.....	None.	None.	29,745 00	None.	4,128 35	None.	1,825 86	None.	35,699 21	Fire.
Dominion Fire.....	None.	13,000 00	197,585 57	29,425 00	54,120 52	2,734 76	32,651 05	30,005 65	359,533 15	Fire and Hail.
Dominion of Can. Gtee. and Acet.....	None.	None.	610,443 86	None.	32,890 98	12,200 51	76,389 29	4,426 94	736,300 58	Fire, Accident, Auto., Burglary, Gtee, Plate Glass and Sickness.
Factories Insurance.....	4,800 00	14,047 31	62,450 70	None.	7,970 01	2,218 81	*117,615 38	4,500 00	214,232 21	Fire.
Hamilton Fire.....	19,204 33	8,000 00	76,829 50	260 44	7,305 91	1,272 10	7,248 35	17 81	130,138 44	Fire.
Hudson Bay.....	71,583 56	63,321 62	58,020 63	None.	39,486 57	8,025 08	30,175 37	7 17	270,830 00	Fire and Hail.
Imperial Underwriters.....	15,350 00	109,923 00	78,103 20	None.	33,702 20	7,970 97	23,723 03	3,095 89	272,408 29	Fire and Plate Glass.
Liverpool Manitoba.....	None.	None.	733,152 00	None.	51,917 42	4,820 72	45,466 27	03 32	835,219 73	Fire.
London Mutual.....	117,874 71	17,277 50	102,298 69	41,100 00	50,193 60	2,490 69	58,229 47	15,642 17	**465,116 83	Fire.
Mercantile Fire.....	None.	None.	360,030 02	None.	52,027 68	713 97	40,534 62	230 21	459,536 50	Fire.
Mount Royal.....	None.	None.	299,945 00	581,030 00	108,469 80	6,124 43	41,059 74	9,129 41	1,225,758 38	Fire and Plate Glass.
North Empire Fire.....	7,402 00	145,971 43	73,184 41	None.	28,752 44	5,029 30	28,677 90	24,031 50	314,249 04	Fire.
North West Fire.....	None.	143,759 00	77,279 88	None.	92,865 98	8,206 55	8,424 32	201 60	291,737 99	Fire.
Occidental Fire.....	None.	143,149 03	161,268 00	None.	92,377 68	9,046 98	41,503 34	5,792 31	452,137 34	Fire.
Pacific Coast.....	163,149 32	287,358 96	409,193 71	16,425 00	81,390 66	7,913 68	27,003 78	12,808 52	1,005,363 53	Fire.
Quebec Fire.....	81,587 34	None.	445,178 81	38,986 67	80,441 42	5,783 13	40,164 66	None.	690,142 03	Fire.
Western.....	219,367 29	None.	1,870,038 27	604,197 25	806,048 37	28,710 26	1,268,226 77	190,424 81	4,903,013 02	Fire, Explosion, Inland Transportation, Tor-nado and Marine.
Totals.....	1,295,399 95	3,343,750 24	8,741,824 31	2,043,452 76	2,271,751 66	292,548 17	2,718,064 58	471,452 09	21,178,243 76	

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including \$200,000 guaranteed investment deposit with the Imperial Canadian Trust Co., repayable December 29, 1921 with interest at 6 per cent. The company states that mortgages of the Trust Co., to the amount of the deposit have been cut-marked for the Canada National Fire.

\*Including \$93,171.60 unpaid premium notes.

\*\*Not including \$247,491.93 premium notes which are treated as contingent assets only.

††This amount includes \$35,000 which, up to Dec. 31, 1916 was in the form of a call loan in payment of which a cheque for the amount was on that day given to the Company by the borrower. On Jan. 2, 1917, the Company released the same amount to the same borrower on the security of the same collateral. The security consisted of industrial stocks many of which were not eligible investments for companies subject to the investment provisions of the Insurance Act, 1910, but the Company states that this loan was permissible under the provisions of its charter. The loan has since the last mentioned date been again repaid.

(d) In this amount are included at their book value \$264,737.60 National Finance Co. debts, and \$33,000 Richlands Orchards debts, both of which companies are in liquidation. See Reserve Fund in Liabilities.

TABLE II.—CANADIAN COMPANIES—LIABILITIES AT DEC. 31, 1916.

Companies.	Unsettled Losses. (Fire).	Unsettled Losses. (Other).	Reserve of Unearned Premiums (Fire).	Reserve of Unearned Premiums (Other).	Sundry Liabilities (Fire and Other).	Total Liabilities not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid in cash.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.....	2,489 71	None.	86,677 30	None.	93,090 02	182,257 09	406,959 07	400,000 00	Fire and Hail.
Beaver Fire.....	1,065 00	None.	29,495 94	None.	10,497 40	41,058 34	150,250 00	150,250 00	Fire.
British America.....	328,862 28	135,246 67	1,377,789 03	51,266 62	142,842 82	2,031,007 42	734,618 83	1,399,029 79	Fire, Hail and Marine
British Colonial.....	12,722 83	None.	74,074 46	None.	38,666 79	122,064 18	219,805 00	219,805 00	Fire.
British Northwestern.....	4,719 50	None.	37,440 97	None.	8,493 23	120,623 70	260,525 36	242,162 20	Fire.
Canada Accident.....	2,580 53	79,979 00	(a) 18,179 67	68,331 96	11,335 24	150,400 40	370,286 29	43,320 00	Fire, Accident, Auto., Burglary, Guarantee, Plate Glass and Sickness.
Canada National.....	11,436 00	None.	138,297 22	None.	a <sup>1</sup> 212,351 37	382,054 59	1,866,588 85	1,708,160 72	Fire.
Canadian Fire.....	10,127 45	None.	208,576 99	None.	73,091 14	291,705 58	1,121,458 51	500,000 00	Fire.
Canadian Lumbermen's Ins. Exchange.....	None.	None.	None.	None.	15,699 21	15,699 21	20,000 00	None.	Fire.
Dominion Fire.....	9,373 02	None.	144,885 01	None.	61,008 31	215,265 34	144,266 81	209,630 00	Fire and Hail.
Dominion of Can. Gtee and Accident.....	2,426 25	63,746 59	20,947 62	136,544 75	3,500 00	227,165 21	509,195 37	244,400 00	Fire, Accident, Auto, Burglary, Gtee, Plate Glass and Sickness.
Factories Insurance.....	21,216 00	None.	None.	None.	152,500 26	173,816 26	40,415 95	41,500 00	Fire.
Hamilton Fire.....	9,878 00	None.	36,156 21	None.	1,236 12	37,392 33	82,746 11	34,060 00	Fire.
Hudson Bay.....	23,144 27	189 00	(b) 92,045 75	None.	21,079 83	123,003 58	147,816 42	230,850 00	Fire and Hail.
Imperial Underwriters.....	19,303 01	None.	66,184 10	None.	3,743 23	93,290 60	179,207 69	110,475 00	Fire and Plate Glass.
Liverpool Maritime.....	13,945 48	None.	(c) 213,319 91	None.	40,845 03	273,536 95	561,682 78	175,000 00	Fire.
London Mutual.....	13,196 16	None.	272,332 45	None.	41,435 39	337,713 32	127,403 51	17,500 00	Fire.
Mercantile Fire.....	33,477 00	None.	146,629 40	None.	5,438 00	165,263 56	294,272 94	50,000 00	Fire.
Mount Royal.....	21,537 88	None.	267,777 24	2,940 62	(d) 296,325 31	569,620 17	636,138 21	250,000 00	Fire and Plate Glass.
North Empire Fire.....	15,309 25	None.	80,326 50	None.	71,615 01	153,479 40	190,769 55	207,782 70	Fire.
North West Fire.....	16,488 88	None.	81,809 89	None.	1,327 65	98,486 79	193,251 20	100,000 00	Fire.
Occidental Fire.....	15,148 03	None.	90,204 89	None.	40,900 44	156,804 21	295,543 13	174,782 70	Fire.
Pacific Coast.....	20,638 86	None.	137,130 32	None.	**147,119 97	232,848 14	772,514 99	587,421 87	Fire.
Quebec Fire.....	324,219 81	625,180 00	187,364 63	None.	8,062 52	185,836 01	504,306 02	125,000 00	Fire.
Western.....			1,634,163 48	376,922 32	296,067 35	3,256,552 94	1,736,460 08	**2,484,625 65	Fire, Explosion, Inland Transportation, Marine and Tornado.
Total.....	928,463 88	904,341 26	5,325,639 18	685,104 27	1,783,252 89	9,576,803 41	11,601,440 35	9,706,335 63	

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†In December, 1906, the capital stock of this company, which was formerly \$1,000,000 was further increased by an issue of \$550,000 7 per cent preference stock subscribed for at a premium of 25 per cent. The total subscribed capital now stands at \$1,400,000, of which there had been paid in up to date of the return \$1,399,029.79.

§Including \$4,570.87 reserve on unlicensed reinsurance, unsecured.

(a) Including \$5,810.93 reserve on unlicensed reinsurance, unsecured.

a<sup>1</sup> Including \$50,000 Investment Reserve Fund.

††The capital stock of this company, which had previously been \$500,000, the whole of which was subscribed and \$125,000 paid thereon, was by chapter 58 of the statutes of 1904, reduced to \$250,000, the amount paid up remaining unchanged. An additional \$125,000 was paid in out of surplus in 1905. In 1909, by virtue of the above statute, the capital was increased to \$500,000. An additional \$250,000 was paid in out of surplus in 1909, making the capital fully paid up.

(b) Including \$6,725.27 reserve on unlicensed reinsurance, unsecured.

(c) Including \$42,305.39 reserve on unlicensed reinsurance, unsecured.

(d) Including \$81,310.22 Investment Reserve Fund.

†††Including \$31,628.25 unlicensed reinsurance accounts, unsecured.

§§Including \$83,737.66 Investment Reserve Fund being the difference between the book value of the National Finance Co., debt and the value in normal times, of properties held as security therefor, as ascertained by an independent valuation.

(a) Including \$100,000 Conflagration Fund.

\*In December, 1906, preference stock of this company to the amount of \$500,000 was called in and cancelled, and a new issue of \$1,000,000 7 per cent preference stock was made at 25 per cent premium. The total capital stock is now \$2,400,000, fully subscribed.

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TABLE III.—Showing the Assets in Canada of British, United States and other Insurance

## BRITISH COMPANIES—

Companies	Commenced Business in Canada (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Alliance.....	February 29, 1892...	None.	None.	236,958 00
Atlas.....	March 7, 1887.....	None.	None.	432,047 99
British Dominions General.....	*July 22, 1915.....	None.	None.	149,552 66
Caledonian.....	July 20, 1883.....	None.	None.	435,869 32
Commercial Union.....	September 11, 1863..	325,000 00	20,000 00	793,674 33
Employers' Liability.....	1887 to 1894 and again in 1910.....	None.	None.	1,063,273 99
General Accident Fire and Life.....	July 13, 1903.....	None.	None.	352,250 90
Guardian Assurance Co.....	May 1, 1869.....	368,750 00	None.	778,767 21
Law Union and Rock.....	April 1, 1899.....	15,931 14	None.	381,408 07
Liverpool and London and Globe.....	June 4, 1851.....	200,000 00	1,833,100 00	1,241,039 20
London Guarantee and Accident.....	October 22, 1915....	None.	None.	444,190 75
London and Lancashire Fire.....	April 1, 1880.....	None.	None.	677,428 24
London Assurance.....	March 1, 1862.....	None.	None.	295,065 83
Marine Insurance Co.....	September 4, 1913...	None.	None.	105,542 01
North British and Mercantile.....	1862.....	189,000 00	None.	1,052,213 50
Northern Assurance Co.....	1867.....	None.	None.	673,113 19
Norwich Union Fire.....	April 1, 1880.....	80,000 00	None.	773,176 26
Ocean Accident and Guarantee.....	April 20, 1915.....	6,605 59	None.	633,502 01
Palatine Insurance Co.....	March 27, 1912.....	None.	None.	254,508 99
Phoenix, of London.....	1804.....	None.	None.	837,343 34
Provincial.....	December 19, 1910..	None.	None.	89,001 57
Royal Exchange.....	November 3, 1910...	75,000 00	232,263 83	481,306 87
Royal Insurance Co.....	1851.....	545,784 00	647,500 00	1,457,019 32
Scottish Union and National.....	February 25, 1882...	None.	689,650 00	399,084 85
Sun Insurance Office.....	June 3, 1892.....	45,850 00	None.	508,342 77
Union Assurance Society.....	November, 1890.....	None.	None.	481,124 68
Yorkshire.....	January 16, 1907....	510,000 00	1,899,303 16	461,112 87
Totals.....		2,361,920 73	5,321,816 99	15,487,918 72

\*Dominion license issued.

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Companies doing business of Fire Insurance or of Fire and other classes of in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1916.

Stocks.	Cash on hand and in Banks.	Interest and Rents due and accrued.	Agents' Balances and Premiums. Uncollected.	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	19,603 90	None.	25,703 47	5,000 00	287,265 37	Fire.
None.	27,528 31	5,081 06	50,728 56	5,000 00	520,385 92	"
None.	50,620 63	118 63	10,859 10	6,956 40	218,107 42	Fire and Sprinkler Leakage.
None.	39,141 88	None.	43,340 71	11,350 00	529,701 91	Fire.
None.	69,212 47	7,173 88	148,068 96	13,401 26	1,376,530 90	"
None.	67,125 28	None.	203,090 88	10,000 00	1,343,490 15	Fire, Accident, Auto, Guarantee and Sickness.
None.	39,475 45	5,916 07	47,739 00	5,838 41	451,219 83	Fire.
None.	99,803 38	10,004 60	127,167 83	None.	1,384,493 02	"
None.	533,040 13	5,525 93	29,428 07	10,224 47	975,557 81	Fire, Accident, Burglary, Plate Glass and Sickness.
None.	168,037 28	22,383 92	165,517 23	8,838 96	3,638,916 59	Fire and Life.
None.	58,073 11	None.	152,141 17	6,000 00	660,405 03	Fire, Accident, Auto, Burglary, Guarantee and Sickness.
None.	161,192 04	4,089 24	113,197 69	None.	955,907 21	Fire.
None.	21,625 28	None.	46,451 32	5,000 00	368,142 43	"
None.	23,177 89	None.	6,909 07	None.	135,628 97	Fire, Auto and Inland Transportation.
None.	103,690 05	16,552 98	130,400 06	15,000 00	1,506,856 59	Fire.
None.	43,428 55	None.	87,666 72	10,000 00	814,208 46	"
None.	178,616 21	None.	95,288 57	5,109 00	1,132,190 04	Fire, Accident, Auto, Plate Glass and Sickness.
None.	109,679 78	None.	115,931 79	1,166 75	866,885 92	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
None.	14,059 78	None.	38,512 74	None.	307,081 51	Fire.
None.	115,016 95	15,539 94	108,358 59	54,431 67	1,130,690 49	"
None.	24,081 84	None.	3,798 21	665 40	117,547 02	"
None.	84,205 00	16,703 92	58,105 98	12,239 30	959,824 90	Fire, Accident, Auto and Sickness.
None.	421,177 98	32,377 85	203,001 21	None.	3,306,860 36	Fire.
None.	53,669 08	13,235 51	52,949 44	None.	1,208,588 88	Fire, Auto, Sprinkler Leakage and Tornado
None.	35,677 38	None.	65,105 03	14,221 07	669,196 25	Fire.
None.	52,343 51	None.	62,672 33	3,206 53	599,347 05	Fire and Inland Transportation.
None.	235,183 00	50,946 66	83,533 54	15,690 77	3,255,770 00	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.
None.	2,848,486 14	205,650 19	2,275,067 27	219,339 99	28,720,800 03	

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TABLE III.—*Concluded*—Showing the Assets in Canada of British, United States classes of Insurance

## UNITED STATES AND OTHER COMPANIES—

Companies.	Commenced Business in Canada. (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
<i>Etna Insurance Co.</i> .....	1821	None.	None.	412,853 33
<i>American Central</i> .....	December 17, 1912..	None.	None.	167,688 26
<i>American Insurance Co.</i> .....	June 28, 1912.....	None.	None.	62,050 00
<i>American Lloyds</i> .....	December 1, 1910...	None.	None.	73,915 00
<i>California Insurance Co.</i> .....	November 18, 1912..	None.	None.	53,930 00
<i>Connecticut Fire</i> .....	June 28, 1886.....	None.	None.	151,890 00
<i>Continental Insurance Co.</i> .....	August 31, 1910.....	None.	None.	278,155 00
<i>Equitable Fire and Marine</i> .....	April 3, 1913.....	None.	None.	111,540 79
<i>Fidelity-Phenix</i> .....	April 11, 1910.....	None.	None.	374,176 00
<i>Fireman's Fund</i> .....	November 30, 1912..	None.	None.	137,920 00
<i>Firemen's Insurance Co.</i> .....	May 22, 1912.....	None.	None.	93,899 66
<i>General Fire of Paris</i> .....	July 20, 1912.....	None.	None.	77,052 04
<i>German American</i> .....	December 7, 1904...	None.	None.	390,588 53
<i>Glens Falls</i> .....	November 23, 1913..	None.	None.	163,900 00
<i>Globe and Rutgers</i> .....	March 6, 1914.....	None.	None.	284,164 20
<i>Hartford Fire</i> .....	November, 1836.....	None.	None.	898,443 41
<i>Home Insurance Co.</i> .....	January 1, 1902.....	None.	None.	1,041,369 97
<i>Insurance Co. of North America</i> .....	October 16, 1889....	None.	None.	372,421 60
<i>Insurance Co. of State of Pa.</i> .....	March 22, 1912.....	None.	None.	131,276 06
<i>Millers National</i> .....	*October 6, 1915....	None.	None.	50,000 00
<i>National-Ben Franklin</i> .....	May 23, 1914.....	None.	None.	175,187 06
<i>National Fire of Hartford</i> .....	August 3, 1908.....	None.	None.	587,658 03
<i>National Union Fire of Pittsburgh</i> .....	August 12, 1911.....	None.	None.	187,340 93
<i>La Nationale Compagnie d'Ass.</i> .....	February 13, 1914...	None.	None.	123,008 04
<i>Niagara Fire</i> .....	July 19, 1912.....	None.	None.	191,800 00
<i>Northwestern National</i> .....	May 22, 1912.....	None.	None.	157,783 47
<i>Phenix Compagnie Française</i> .....	March 20, 1915.....	None.	None.	49,343 66
<i>Phenix, of Hartford</i> .....	May 20, 1890.....	None.	None.	439,244 33
<i>Providence Washington</i> .....	January 9, 1912.....	None.	None.	208,010 00
<i>Queen, of America</i> .....	November 2, 1891...	None.	None.	568,066 82
<i>St. Paul Fire and Marine</i> .....	September 14, 1907..	None.	None.	330,730 00
<i>Springfield Fire and Marine</i> .....	November 5, 1908...	None.	None.	458,710 00
<i>Stuyvesant</i> .....	*August 25, 1916....	None.	None.	53,760 00
<i>L'Union, Paris, France</i> .....	April 11, 1911.....	None.	None.	186,659 11
<i>Westchester Fire</i> .....	May 28, 1912.....	None.	None.	164,650 06
Totals.....		None.	None.	9,239,183 36

\*Dominion License issued.

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and other Companies doing business of Fire Insurance or of Fire and other in Canada—*Concluded.*

## ASSETS IN CANADA AT DECEMBER 31, 1916.

Stocks.	Cash on hand and in Banks.	Interest and Rents due and accrued.	Agents' Balances and Premiums. Uncollected.	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	79,190 20	6,496 04	54,159 22	None.	552,698 79	Fire, Auto, Sprinkler Leakage and Tornado.
None.	24,582 61	3,224 28	44,865 28	None.	240,358 43	Fire, Hail and Tornado.
None.	None.	1,460 00	6,500 37	None.	70,010 37	Fire.
None.	None.	1,463 00	5,672 82	None.	81,050 82	Fire and Sprinkler Leakage.
None.	8,416 90	1,029 17	7,660 35	None.	71,036 42	Fire.
None.	25,173 53	2,103 76	25,640 75	662 70	205,470 79	Fire and Hail.
None.	33,097 10	6,454 75	50,872 28	4,467 00	373,066 13	Fire.
None.	None.	2,814 06	None.	None.	114,354 85	"
None.	25,407 96	8,259 98	51,606 07	5,513 00	464,963 01	Fire and Tornado.
None.	28,050 43	1,545 29	19,542 61	319 12	187,377 47	Fire, Auto and Inland Transportation.
None.	7,213 01	1,902 92	13,780 19	None.	116,795 78	Fire.
None.	9,633 10	None.	7,605 67	1,568 20	95,879 01	"
None.	23,549 31	7,520 30	65,719 14	3,531 99	490,909 27	Fire, Hail and Tornado.
None.	39,046 28	2,753 76	23,475 34	None.	259,175 38	Fire, Auto and Hail.
None.	32,748 76	1,832 78	58,382 41	5,535 85	382,664 00	Fire and Explosion.
46,000 00	127,771 17	14,252 72	137,089 31	None.	1,223,556 61	Fire, Auto, Explosion, Hail, Inland Transportation, Sprinkler Leakage and Tornado.
None.	199,865 92	None.	142,671 71	None.	1,383,907 60	Fire, Auto, Hail, Sprinkler Leakage and Tornado.
None.	66,137 96	3,748 08	51,153 30	None.	493,460 94	Fire, Auto, Explosion and Inland Transportation.
None.	16,661 41	2,191 04	33,267 96	None.	183,496 47	Fire and Tornado.
None.	10,602 98	1,041 67	19,374 64	None.	81,019 29	Fire.
None.	34,663 01	3,542 50	18,629 93	None.	232,022 50	Fire and Auto.
None.	6,300 80	10,034 32	64,462 27	None.	668,455 43	Fire and Tornado.
None.	21,665 27	3,939 41	25,889 32	None.	238,834 93	"
None.	23,761 66	1,050 83	19,616 04	None.	167,436 57	Fire.
None.	12,453 07	3,031 23	26,222 02	None.	233,506 32	Fire, Auto and Tornado.
None.	13,715 80	2,412 42	40,380 10	1,000 00	215,291 79	Fire, Hail and Tornado.
None.	16,926 59	None.	9,686 90	1,572 24	77,529 39	Fire.
None.	80,780 97	6,618 71	87,416 90	5,186 16	619,247 07	"
None.	None.	2,634 16	15,443 66	None.	226,087 82	Fire and Auto.
None.	66,463 86	8,246 37	88,514 84	None.	731,291 89	Fire, Auto and Inland Transportation.
None.	55,971 28	5,248 17	53,257 90	5,002 80	450,210 15	Fire, Auto, Hail, Inland Transportation and Tornado.
None.	62,611 49	6,630 37	100,960 33	None.	618,912 19	Fire, Sprinkler Leakage and Tornado.
None.	11,215 99	None.	31,122 80	None.	96,098 79	Fire.
None.	35,099 90	None.	50,058 87	4,505 50	278,323 38	"
None.	7,966 16	878 37	34,502 67	3,282 54	211,279 80	Fire and Hail.
46,000 00	1,196,764 55	124,360 47	1,485,303 97	42,167 10	12,133,779 45	

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TABLE IV.—Showing the Liabilities in Canada of British, United States and Other Companies doing business of Fire Insurance or of Fire and other Insurance in Canada, for the Year 1916.

BRITISH COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1916.

Companies.	Unsettled Losses in Canada. (Fire).	Unsettled Losses in Canada. (Other).	Reserve of Unearned Premiums in Canada. (Fire).	Reserve of Unearned Premiums in Canada. (Other).	Sundry Liabilities in Canada. (Fire and (Other).	Total Liabilities in Canada.	Excess of Assets over Liabilities in Canada.	Nature of Business.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Alliance.....	14,762 15	None.	152,862 65	None.	10,217 98	177,843 78	109,422 59	Fire.
Atlas.....	30,022 86	None.	317,596 31	None.	5,000 00	342,619 17	177,766 75	Fire.
British Dominions General.....	33,177 64	None.	58,600 72	802 84	2,200 00	94,781 20	123,356 23	Fire and Sprinkler Leakage.
Caledonian.....	23,595 97	None.	289,880 53	None.	8,562 85	332,039 35	207,662 56	Fire.
Commercial Union.....	33,000 00	None.	593,908 97	None.	23,667 16	710,575 23	665,955 67	Fire.
Employers' Liability.....	20,404 87	238,022 00	230,110 67	282,207 10	27,910 69	848,655 33	494,834 82	Fire, Accident, Auto Guarantee and Sickness.
General Accident Fire and Life.....	44,491 71	None.	186,117 65	None.	10,218 50	240,827 86	210,391 97	Fire.
Guardian Assurance Co.....	136,047 22	None.	585,921 14	None.	16,885 38	738,853 74	645,639 28	Fire.
Law Union and Rock.....	18,043 00	15,461 82	164,388 86	12,894 59	4,000 00	214,787 67	700,770 14	Fire, Accident, Bur- glary, Plate Glass and Sickness.
Liverpool and London and Globe.....	132,987 46	None.	875,499 40	None.	88,993 46	1,007,480 32	2,541,436 27	Fire and Life.
London Guarantees and Accident.....	9,109 48	148,151 00	56,309 97	172,017 85	12,148 78	396,367 08	292,037 95	Fire, Accident, Auto., Burglary, Guarantees and Sickness.
London and Lancashire Fire.....	119,613 63	None.	448,536 87	None.	9,000 00	577,150 50	378,756 71	Fire
London Assurance.....	18,467 00	None.	201,952 96	None.	11,915 54	232,332 50	135,806 93	Fire.
Marine Insurance Co.....	None.	3,900 00	None.	23,217 37	None.	27,117 37	108,511 60	Fire, Auto, and Inland Transportation.
North British and Mercantile.....	77,378 72	None.	589,009 22	None.	38,766 44	705,154 48	801,702 11	Fire.
Northern Assurance Co.....	82,129 54	None.	448,975 77	None.	21,701 88	532,807 19	261,401 27	Fire.
Norwich Union Fire.....	96,166 57	6,583 01	465,673 57	37,446 28	12,740 14	618,614 57	513,575 47	Fire, Accident, Auto., Plate Glass and Sickness.
Ocean Accident and Guarantees.....	6,760 00	104,826 85	76,936 38	191,196 83	14,105 14	383,825 23	473,000 69	Fire, Accident, Auto., Burglary, Guarantees, Plate Glass and Sickness.
Palatine Insurance Co.....	23,733 35	None.	160,090 87	None.	10,848 57	194,672 79	112,408 72	Fire.

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Phoenix, of London.....	86,781 78	None.	605,835 44	None.	11,729 27	704,346 49	426,344 06
Provincial.....	27,015 00	None.	21,395 01	None.	2,755 41	51,165 42	66,381 06
Royal Exchange.....	24,905 36	3,846 19	266,783 79	28,318 59	15,719 50	339,572 43	620,252 47
Royal Insurance Co.....	120,335 00	None.	981,555 53	None.	28,860 77	1,130,751 30	2,176,109 06
Scottish Union and National.....	45,703 00	83 00	256,104 20	1,295 18	8,000 00	314,245 38	804,343 50
Sun Insurance Office.....	26,242 92	None.	338,615 81	None.	9,703 32	374,562 05	204,034 30
Union Assurance Society.....	49,641 11	None.	290,309 16	None.	3,500 00	343,510 27	255,836 78
Yorkshire.....	39,037 00	15,553 74	253,859 98	30,003 56	8,000 00	346,459 28	2,909,310 72
Totals.....	1,389,612 34	550,862 64	8,920,089 03	779,405 19	417,150 73	12,093,119 98	16,627,089 05

\*Including \$74,649.50 liabilities of Life Branch.

TABLE IV.—*Concluded*—Showing the Liabilities in Canada of British, United States and Other Companies doing business of Fire Insurance or of Fire and Other Insurance in Canada, for the Year 1916—*Concluded*.

UNITED STATES AND OTHER COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1916.

Companies.	Unsettled Losses in Canada. (Fire).	Unsettled Losses in Canada. (Other).	Reserve of Unearned Premiums in Canada. (Fire).	Reserve of Unearned Premiums in Canada. (Other).	Sundry Liabilities in Canada. (Fire and Other).	Total Liabilities in Canada.	Excess of Assets over Liabilities in Canada.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Ætna Insurance Co.....	38,418 74	809 00	201,550 02	7,259 89	2,500 00	250,537 35	302,161 44	Fire, Auto, Sprinkler Leakage and Tornado.
American Central.....	6,954 65	208 82	42,176 24	934 21	16,700 93	67,032 85	173,325 58	Fire, hail and Tor- nado.
American Insurance Co.....	351 00	None.	25,298 29	None.	600 00	26,239 29	43,771 08	Fire and Sprinkler Leakage.
American Lloyd's.....	77,065 23	2,358 29	11,333 73	12,912 21	500 00	104,369 45	-23,318 63	Fire and Sprinkler Leakage.
California Insurance Co.....	148 04	None.	20,811 69	None.	1,526 19	22,485 92	48,550 50	Fire.
Connecticut Fire.....	6,364 97	None.	83,786 52	None.	3,525 00	93,676 49	111,794 30	Fire and Hail.
Continental Insurance Co.....	51,410 76	None.	168,893 45	None.	11,551 79	231,826 00	141,290 13	Fire.
Equitable Fire and Marine.....	3,519 39	None.	20,707 51	None.	500 00	24,726 90	89,627 95	Fire.
Fidelity-Phenix.....	53,969 87	None.	184,147 48	1,160 36	11,173 93	250,451 44	214,511 57	Fire and Tornado.
Fireman's Fund.....	16,297 87	109 00	71,815 24	5,435 02	3,000 00	96,656 93	90,720 54	Fire, Auto and Inland Transportation.
Firemen's Insurance Co.....	28,675 20	None.	57,592 72	None.	1,103 41	82,431 33	34,364 45	Fire.
General Fire of Paris.....	18,890 00	None.	34,618 19	None.	2,168 05	55,776 24	40,102 77	Fire.
German American.....	44,589 00	None.	187,374 95	445 06	7,500 00	239,909 01	251,000 26	Fire, Hail and Tornado
Glens Falls.....	22,750 00	3,360 00	86,548 61	6,070 11	2,000 00	120,728 72	138,446 66	Fire, Auto and Hail.
Globe and Rutgers.....	64,865 37	None.	198,947 53	18,109 82	6,609 18	288,531 90	94,132 10	Fire and Explosion.
Hartford Fire.....	119,022 78	3,755 85	555,616 50	30,860 61	17,718 97	726,974 71	493,581 90	Fire, Auto, Expl., Hail, Inland Transportation, Sprinkler Leak- age and Tornado.
Home Insurance Co.....	122,951 39	12,326 32	542,016 57	27,490 43	45,000 00	749,784 71	634,122 89	Fire, Auto, Hail, Sprinkler Leak- age and Tornado.
Insurance Co. of North America.....	24,888 44	1,506 12	260,127 55	12,608 00	19,000 00	318,130 11	175,330 83	Fire, Auto, Expl. and Inland Transportation.
Insurance Co. of State of Pa.....	20,613 48	None.	69,220 99	243 59	1,500 00	91,583 06	91,908 41	Fire and Tornado.
Millero National.....	6,703 13	None.	27,049 16	None.	7,700 00	34,452 29	46,567 00	Fire.
National-Ban Franklin.....	6,671 87	220 00	63,436 34	3,456 31	1,246 74	78,031 26	186,991 24	Fire and Auto.
National Fire of Hartford.....	62,840 41	None.	266,353 63	1,394 68	8,000 00	338,634 74	329,820 69	Fire and Tornado.

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National Union Fire of Pittsburgh.....	38,968 45	None.	106,633 14	1,878 76	5,000 00	152,478 35	86,356 58	Fire and Tornado.
La Nationale Compagnie d'Ass.....	16,247 00	None.	91,224 54	None.	3,081 46	110,553 00	56,883 57	Fire.
Niagara Fire.....	12,249 06	None.	74,766 06	1,447 14	3,500 00	91,962 80	141,543 46	Fire, Auto and Tornado.
Northwestern National.....	26,019 25	None.	89,118 46	503 31	4,000 00	119,731 02	95,560 77	Fire, Hail and Tornado.
Phenix Compagnie Francaise.....	3,004 00	None.	36,591 02	None.	3,425 07	43,020 09	34,509 30	Fire.
Phoenix of Hartford.....	21,263 49	None.	243,164 80	None.	20,784 50	285,212 85	334,034 22	Fire.
Providence Washington.....	18,832 15	966 26	85,395 69	5,058 97	2,000 00	112,253 07	113,834 75	Fire and Auto.
Queen, of America.....	62,003 00	1,775 00	386,548 30	22,984 17	14,101 11	487,413 58	243,878 31	Fire, Auto and Inland Transportation.
St. Paul Fire and Marine.....	35,706 63	2,510 43	164,838 62	28,682 98	10,115 19	241,873 85	208,336 30	Fire, Auto, Hail, Inland Transportation and Tornado.
Springfield Fire and Marine.....	37,780 83	None.	228,057 18	4,324 26	20,000 00	288,162 27	330,749 92	Fire, Sprinkler Leakage and Tornado.
Stuyvesant.....	37,736 00	None.	32,969 22	None.	142 26	70,847 48	25,251 31	Fire.
L'Union, Paris, France.....	17,169 36	None.	119,263 33	None.	8,543 19	144,975 88	131,347 50	Fire.
Westchester Fire.....	16,560 87	266 32	100,028 55	None.	3,650 00	120,505 74	90,774 06	Fire and Hail.
Totals.....	1,136,607 27	30,369 41	4,936,652 50	193,340 59	262,586 97	6,558,965 74	5,574,813 71	

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TABLE V.—Showing the Cash Income and Expenditure of Canadian Companies—INCOME

INCOME (CASH).

No.	Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stock.	Sundry.	Total Cash Income.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Acadia Fire.....	121,563 93	31,233 85	754 89	153,552 67
2	Beaver Fire.....	27,838 41	12,797 18	None.	40,635 59
3	British America.....	2,269,338 22	75,260 12	1,212 08	2,345,810 42
4	British Colonial.....	87,886 96	10,761 74	None.	98,648 70
5	British Northwestern.....	56,211 63	13,313 23	**600 00	70,124 86
6	Canada Accident.....	289,597 57	25,616 63	39 00	315,253 20
7	Canada National.....	170,189 41	112,496 17	13 00	282,698 58
8	Canadian Fire.....	289,049 27	59,740 46	None.	348,789 73
9	Canadian Lumbermen's Ins. Exch.....	179 79	1,250 00	†18,184 74	9,614 53
10	Dominion Fire.....	237,136 59	13,064 73	None.	250,201 32
11	Dominion of Can. G'tee and Acct.....	401,735 17	31,298 62	None.	433,033 79
12	Factories Insurance.....	111,797 01	3,483 63	None.	115,280 64
13	Hamilton Fire.....	41,185 72	2,680 51	(a) 66,000 00	109,866 23
14	Hudson Bay.....	130,352 92	5,505 51	None.	135,858 43
15	Imperial Underwriters.....	96,958 11	11,450 39	2 00	108,410 50
16	Liverpool Manitoba.....	233,550 04	35,282 79	None.	268,832 83
17	London Mutual.....	397,525 31	14,377 02	1,190 89	413,093 22
18	Mercantile Fire.....	245,758 06	15,683 62	30 90	261,472 58
19	Mount Royal.....	390,062 24	53,736 18	35 50	443,833 92
20	North Empire Fire.....	80,436 04	20,873 70	None.	101,309 74
21	North West Fire.....	130,000 14	14,322 87	None.	144,323 01
22	Occidental Fire.....	129,729 21	17,821 04	None.	147,550 25
23	Pacific Coast.....	115,772 15	19,608 63	1569 00	135,949 78
24	Quebec Fire.....	257,955 91	21,905 91	None.	279,861 82
25	Western.....	4,835,148 50	116,064 17	None.	4,951,212 67
	Totals.....	11,146,958 31	739,598 70	78,632 00	11,955,189 01

\*\*Premium on capital stock.

††Cash dividends received from Mutual Reinsuring Companies.

(a) Received from Liverpool and London and Globe.

†Including \$545 premium on capital stock.

Received on account of capital stock not included in income:—

Beaver, \$15,025; British Colonial, \$927.50; British Northwestern, \$3,589; Canada National, \$150,332.64; Dominion Fire, \$1,220; Hudson Bay, \$3,395; North Empire, \$4,623.40; Pacific Coast, \$990.

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dian Companies doing Fire, Marine and other insurance.

AND EXPENDITURE, 1916.

## EXPENDITURE (CASH).

Paid for Losses.	Dividends or Bonus to shareholders.	General Expenses.	Total Expenditure	Excess of Premiums over Losses. — d The Reverse	Excess of Income over Expenditure. — d The Reverse	Nature of Business.	No.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
135,652 80	24,000 00	45,656 02	205,308 82	d 14,088 87	d 51,756 15	Fire and Hail.....	1
8,650 70	7,287 10	4,594 42	20,532 22	e 19,187 71	e 20,103 37	Fire.....	2
1,472,513 37	38,500 00	900,152 11	2,411,165 48	e 796,824 85	d 65,355 06	Fire, Hail and Marine.	3
77,235 22	None.	47,227 65	124,462 87	e 10,651 74	d 25,814 17	Fire.....	4
25,893 68	None.	28,893 51	54,792 19	e 30,312 95	e 15,332 67	Fire.....	5
206,824 44	None.	116,145 75	321,970 19	e 83,773 13	d 6,716 99	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness.	6
118,220 25	86,466 57	*106,345 65	311,032 47	e 51,969 16	d 28,333 89	Fire.....	7
102,260 43	50,000 00	108,670 32	260,930 75	e 186,788 84	e 87,858 98	Fire.....	8
None.	None.	6,119 22	6,119 22	e 179 79	e 3,495 31	Fire.....	9
129,207 37	None.	92,974 68	222,182 05	e 107,929 22	e 28,019 27	Fire and Hail.....	10
148,502 10	24,440 00	210,504 00	383,446 10	e 253,233 07	d 49,587 69	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness.	11
76,385 62	None.	165,574 87	141,960 49	e 35,411 39	d 26,679 85	Fire.....	12
22,588 04	None.	28,675 93	51,263 97	e 18,597 68	e 58,602 26	Fire.....	13
86,472 91	115 95	62,280 57	143,869 43	e 43,880 01	d 13,011 00	Fire and Hail.....	14
46,761 85	None.	38,979 07	85,740 92	e 50,196 26	e 22,669 58	Fire and Plate Glass	15
140,282 01	24,000 00	87,104 40	251,386 47	e 93,268 03	e 17,416 36	Fire.....	16
279,365 14	None.	166,248 24	445,613 38	e 118,160 17	d 32,520 16	Fire.....	17
148,498 67	12,500 00	88,317 27	249,315 94	e 97,259 39	e 12,156 64	Fire.....	18
185,610 65	25,000 00	146,647 30	357,257 95	e 204,451 59	e 86,575 97	Fire and Plate Glass	19
103,302 64	None.	42,210 18	145,512 82	d 22,866 60	d 44,203 08	Fire.....	20
94,366 22	6,000 00	45,653 36	146,019 58	e 35,633 92	d 1,696 57	Fire.....	21
54,517 84	10 00	60,943 04	115,470 88	e 75,211 37	e 32,079 37	Fire.....	22
54,374 15	None.	49,930 58	104,304 73	e 61,398 00	e 31,645 05	Fire.....	23
152,069 77	None.	89,272 03	241,341 80	e 105,886 14	e 38,520 02	Fire.....	24
2,691,877 08	140,000 00	1,401,159 68	4,233,036 76	e 2,143,271 42	e 718,175 91	Fire, Explosion, Marine, Inland Transportation and Tornado.	25
6,560,437 95	438,319 62	4,040,279 91	11,039,037 48	e 4,586,520 36	e 926,151 53		

\*Including \$44,584.40 Investment Expenses.

†Including \$58,500 capital returned.

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TABLE V.—*Continued*—Showing the Cash Income and Expenditure in other  
BRITISH

INCOME (CASH).

No.	Companies.	Net Cash for Premiums. (Fire.)	Sundry (Fire.)	Interest Rents and Dividends on Stock (Fire and other.)	Income from Branches other than Fire and Life.	Total Cash Income.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Alliance.....	246,249 57	None.	None.	None.	246,249 57
2	Atlas.....	495,107 84	None.	19,884 25	None.	514,992 09
3	British Dominions General.....	90,277 28	None.	6,277 29	820 82	97,375 39
4	Caledonian.....	426,417 54	None.	21,401 82	None.	447,819 36
5	Commercial Union.....	1,013,178 74	None.	57,444 26	None.	1,070,623 00
6	Employers' Liability.....	420,790 65	None.	303 78	791,071 60	1,212,166 03
7	General Accident Fire and Life.....	329,491 52	7 75	18,316 73	None.	347,816 00
8	Guardian Assurance Co....	989,085 91	None.	58,142 63	None.	1,047,228 54
9	Law Union and Rock.....	246,633 98	28 53	18,210 97	50,387 67	315,261 15
10	Liverpool and London and Globe.....	1,320,339 83	None.	165,871 65	None.	1,486,211 48
11	London Guarantee and Accident.....	54,533 97	None.	531 36	526,547 38	581,612 71
12	London and Lancashire Fire.....	716,846 36	80 91	35,318 13	None.	752,245 40
13	London Assurance.....	310,807 59	None.	13,128 33	None.	323,935 92
14	Marine Insurance Co.....	None.	None.	None.	89,985 38	89,985 38
15	North British and Mercantile.....	920,025 98	None.	52,366 00	None.	972,391 98
16	Northern Assurance Co....	761,893 11	77 35	1,031 72	None.	763,004 18
17	Norwich Union Fire.....	787,655 51	79 72	41,455 37	88,907 78	918,098 38
18	Ocean Accident and Guarantee.....	138,259 32	None.	3,373 31	532,920 76	674,553 39
19	Palatine Insurance Co....	276,443 66	None.	13,097 10	None.	289,540 76
20	Phoenix of London.....	964,765 81	213 94	41,347 04	None.	1,006,326 79
21	Provincial.....	36,953 24	None.	359 05	None.	37,312 29
22	Royal Exchange.....	442,053 98	None.	27,781 44	61,183 75	531,019 17
23	Royal Insurance Co.....	1,471,655 30	None.	128,476 06	None.	1,600,131 36
24	Scottish Union and National.....	403,578 88	None.	58,147 61	1,058 56	462,815 05
25	Sun Insurance Office.....	533,836 29	1,069 50	13,485 86	None.	548,391 65
26	Union Assurance Society.	494,239 35	None.	22,084 61	5,592 73	521,916 69
27	Yorkshire.....	403,678 18	None.	134,853 34	90,817 23	629,348 75
	Totals.....	14,294,801 39	1,557 70	952,689 71	2,239,323 66	17,488,372 40

## SESSIONAL PAPER No. 8

Canada of British Companies transacting the Business of Fire and Insurance.

## COMPANIES.

## EXPENDITURE (CASH).

Paid for losses, (Fire.)	General Expenses. (Fire.)	Expendi- ture on Account of Branches other than Fire & Life.	Total Cash Ex- penditure.	Excess of Premiums over Losses paid. (Fire.) The Reverse.	Excess of Income over Expendi- ture. The Reverse.	Nature of Business.	No.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
114,759 15	80,672 04	745 20	196,176 39	e 131,490 42	e 50,073 18	Fire, Accident, Auto, Guarantee and Sickness.	1
337,970 73	164,744 73	None.	502,715 46	e 157,137 11	e 12,276 63	Fire.....	2
62,428 85	38,264 85	402 81	101,096 51	e 27,848 43	d 3,721 12	Fire and Sprinkler Leakage.....	3
290,004 29	142,416 04	None.	432,420 33	e 136,413 25	e 15,399 03	Fire.....	4
639,752 07	313,940 88	None.	953,692 95	e 373,426 67	e 116,930 05	".....	5
189,870 87	154,940 41	679,995 22	1,024,806 50	e 230,919 78	e 187,359 53	Fire, Accident, Auto, Guarantee Sickness.....	6
154,822 81	117,084 63	None.	271,907 44	e 174,668 71	e 75,908 56	Fire.....	7
588,908 76	310,300 10	None.	899,208 86	e 400,177 15	e 148,019 68	".....	8
131,146 29	87,099 94	45,603 77	263,910 00	e 115,487 69	e 51,351 15	Fire, Accident, Burglary, Plate Glass and Sickness.....	9
718,867 54	454,284 13	None.	1,173,151 67	e 601,472 29	e 313,059 81	Fire.....	10
11,955 81	25,697 91	466,545 41	504,199 13	e 42,578 16	e 77,413 58	Fire, Accident, Auto, Burglary, Guarantee and Sickness.....	11
356,932 66	243,816 83	None.	600,749 49	e 359,913 70	e 151,495 91	Fire.....	12
131,238 57	114,450 96	None.	245,689 53	e 179,569 02	e 78,248 39	".....	13
None.	None.	48,034 56	48,334 56	None.	e 41,650 82	Auto and Inland Transportation..	14
497,669 70	290,414 06	None.	788,083 76	e 422,356 28	e 184,308 22	Fire.....	15
571,653 53	239,642 28	None.	811,295 81	e 190,241 58	d 48,291 63	".....	16
431,287 69	274,814 95	67,094 69	773,197 33	e 356,367 82	e 144,901 05	Fire, Accident, Auto, Plate Glass and Sick- ness.....	17
65,086 85	66,487 33	519,329 57	650,903 75	e 73,172 47	e 23,649 64	Fire, Accident, Auto, Burglary Guarantee and Plate Glass.....	18
199,057 39	90,787 82	None.	289,845 20	e 77,386 28	d 304 44	Fire.....	19
430,960 94	336,253 19	None.	767,214 13	e 533,804 87	e 239,112 66	".....	20
18,029 46	11,735 84	None.	29,765 30	e 18,923 78	e 7,546 99	".....	21
202,858 70	145,944 47	52,561 62	401,364 79	e 239,195 28	e 129,654 38	Fire, Accident, Auto and Sick- ness.....	22
739,388 86	494,628 94	None.	1,234,017 80	e 732,266 44	e 366,113 56	Fire.....	23
203,344 89	138,115 88	378 29	341,839 06	e 200,233 90	e 120,975 99	Fire, Auto, Sprink- ler Leakage and Tornado.....	24
305,232 38	176,565 55	None.	481,797 93	e 228,603 91	e 66,593 72	Fire.....	25
324,375 21	171,058 51	996 98	496,430 70	e 169,864 14	e 25,485 99	Fire and Inland Transportation.	26
208,856 69	128,476 01	86,839 40	424,172 00	e 194,821 59	e 205,176 75	Fire, Accident Auto, Live Stock, Plate Glass and Sick- ness.	27
7,926,460 58	4,812,638 28	1,968,887 52	14,707,986 38	e 6,368,340 81	e 2,780,386 08		

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TABLE V.—*Concluded*.

## UNITED STATES AND OTHER

## INCOME (CASH).

No.	Companies.	Net Cash for Premiums. (Fire.)	Sundry (Fire.)	Interest Rents and Dividends on Stock. (Fire and other.)	Income from Branches other than Fire and Life.	Total Cash Income.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Etna Insurance Co.....	336,180 16	None.	21,156 90	16,824 93	374,161 99
2	American Central.....	76,253 15	None.	8,412 89	19,152 77	103,823 81
3	American Insurance Co...	46,993 36	None.	2,920 00	None.	49,913 36
4	American Lloyds.....	22,540 42	None.	2,926 00	13,802 83	39,269 25
5	California Insurance Co...	40,089 74	None.	2,975 00	None.	43,064 74
6	Connecticut Fire.....	140,594 24	None.	8,300 00	55,470 70	204,364 94
7	Continental Insurance Co.	317,379 77	None.	11,972 00	None.	329,351 77
8	Equitable Fire and Marine.....	43,489 50	None.	8,755 30	None.	52,244 80
9	Fidelity-Phenix.....	345,202 73	None.	16,737 46	604 49	362,544 67
10	Fireman's Fund.....	127,870 22	None.	5,288 33	17,944 44	151,102 99
11	Firemen's Insurance Co...	74,765 55	None.	None.	None.	74,765 55
12	General Fire of Paris....	69,573 41	None.	111 13	None.	69,686 54
13	German American.....	347,800 92	None.	19,593 03	53,898 49	421,292 44
14	Glens Falls.....	149,496 87	None.	9,251 54	94,745 76	253,494 17
15	Globe and Rutgers.....	404,607 25	None.	12,287 83	56,919 81	473,814 89
16	Hartford Fire.....	1,012,399 47	None.	42,155 76	243,047 85	1,297,603 08
17	Home Insurance Co.....	898,664 64	None.	51,847 57	460,556 25	1,411,068 46
18	Insurance Co. of North America.....	431,406 21	None.	16,303 86	51,183 31	498,893 38
19	Insurance Co. of State of Pa.....	96,060 51	None.	6,107 86	327 05	102,495 42
20	Millers National.....	37,662 91	None.	2,535 51	None.	40,198 42
21	National—Ben Franklin..	86,977 46	None.	8,600 46	6,671 25	102,249 17
22	National Fire of Hartford	500,102 96	None.	29,616 70	1,723 93	531,443 59
23	National Union of Pittsburgh.....	206,869 36	None.	9,951 09	2,036 19	218,856 64
24	La Nationale Compagnie d'Ass.	152,092 62	None.	2,914 65	None.	155,007 27
25	Niagara Fire.....	137,959 37	None.	8,075 00	2,996 92	149,031 29
26	Northwestern National...	129,434 91	None.	7,910 28	169,956 10	307,301 29
27	Phenix Compagnie Francaise.....	66,596 69	None.	274 84	None.	66,871 53
28	Phenix of Hartford.....	365,243 84	None.	45,149 06	None.	410,392 90
29	Providence Washington...	179,955 35	None.	8,435 00	14,141 53	202,531 88
30	Queen of America.....	614,935 16	None.	25,814 72	57,441 05	698,190 93
31	St. Paul Fire and Marine.	330,644 39	None.	12,631 53	116,483 70	459,759 63
32	Springfield Fire and Marine.....	465,581 53	None.	32,663 77	5,199 59	503,444 94
33	Stuyvesant.....	40,497 41	None.	1,120 00	None.	41,617 41
34	L'Union, Paris, France...	193,427 82	None.	731 30	None.	194,159 12
35	Westchester.....	181,816 43	None.	2,443 63	90,166 09	274,426 20
	Totals.....	8,671,173 38	None.	445,970 05	1,551,295 02	10,668,438 45

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## COMPANIES—INCOME AND EXPENDITURE, 1916.

## EXPENDITURE (CASH).

Paid for losses. (Fire.)	General Expenses. (Fire.)	Expenditure on Account of Branches other than Fire & Life.	Total Cash Expenditure.	Excess of Premiums over Losses paid. (Fire.) dThe Reverse.	Excess of Income over Expenditure. dThe Reverse.	Nature of Business.	No.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
154,963 93	119,467 64	7,349 35	281,780 92	181,216 23	92,381 07	Fire, Auto, Sprinkler Leakage and Tornado.....	1
51,020 67	27,536 13	51,334 42	129,891 22	25,237 48	26,067 41	Fire, Hail and Tornado.....	2
9,745 31	16,017 22	None.	25,762 53	37,248 05	24,150 83	Fire.....	3
5,162 44	13,306 06	13,140 19	31,608 69	17,377 98	7,660 56	Fire and Sprinkler Leakage.....	4
22,724 40	9,354 20	None.	32,078 60	17,365 34	10,986 14	Fire.....	5
75,503 95	52,842 33	63,252 63	191,598 91	65,090 29	12,766 03	Fire and Hail....	6
138,223 68	115,563 72	None.	253,787 40	179,156 09	75,564 37	Fire.....	7
21,223 83	14,847 50	None.	36,071 33	22,265 67	16,173 47	".....	8
170,810 74	140,649 61	203 67	311,664 02	174,391 99	50,880 65	Fire and Tornado..	9
50,481 04	41,597 86	9,382 97	101,461 87	77,389 18	49,641 12	Fire, Auto and Inland Transportation.....	10
29,729 17	26,868 68	None.	56,597 85	45,036 38	18,167 70	Fire.....	11
70,785 13	24,775 66	None.	95,560 79	1,209 72	25,874 25	".....	12
218,111 60	120,371 72	74,800 37	413,283 69	129,689 32	8,008 75	Fire, Hail and Tornado.....	13
93,810 88	42,370 98	103,723 70	239,905 56	55,685 99	13,588 61	Fire, Auto, Hail Tornado.....	14
231,851 39	112,583 22	5,321 84	349,756 45	172,755 86	124,058 44	Fire and Explosion.....	15
444,513 26	333,175 77	318,602 65	1,096,291 68	567,886 21	201,311 40	Fire, Auto, Hail, Inland Transportation, Sprinkler Leakage and Tornado	16
428,151 78	327,669 77	572,149 21	1,327,970 76	470,512 86	83,097 70	Fire, Auto, Hail, Sprinkler Leakage and Tornado	17
197,638 00	146,964 15	51,118 79	395,720 94	233,768 21	103,172 44	Fire, Auto and Inland Transportation.....	18
61,157 62	43,112 04	177 20	104,446 86	34,902 89	1,951 44	Fire and Tornado..	19
13,682 10	16,114 32	None.	29,796 42	23,980 81	10,402 00	Fire.....	20
38,583 52	35,723 94	5,470 60	79,780 06	48,391 94	22,469 11	Fire and Auto.....	21
251,860 56	157,498 19	354 46	409,713 21	248,242 40	121,730 38	Fire and Tornado..	22
130,583 47	64,039 37	806 01	195,428 85	76,285 89	23,427 79	Fire and Tornado..	23
86,606 46	56,891 04	None.	143,497 50	65,486 16	11,509 77	Fire.....	24
100,775 91	47,262 74	3,590 22	151,628 87	37,183 46	2,597 58	Fire, Auto and Tornado.....	25
59,404 08	66,577 72	213,197 92	339,179 72	70,030 83	31,878 43	Fire, Hail and Tornado.....	26
31,060 85	26,800 94	None.	57,861 79	35,535 84	9,009 74	Fire.....	27
193,556 59	138,740 24	None.	332,296 83	171,687 25	78,096 07	".....	28
119,693 65	55,352 02	11,481 04	186,526 71	60,261 70	16,005 17	Fire and Auto.....	29
334,706 09	215,759 57	45,552 09	596,017 75	250,229 07	102,173 18	Fire, Auto and Inland Transportation.....	30
200,359 74	112,821 97	160,271 22	473,452 93	130,284 65	13,693 31	Fire, Auto, Hail, Inland Transportation and Tornado.....	31
306,782 51	118,482 83	2,380 25	427,645 59	158,799 07	75,799 35	Fire, Sprinkler Leakage and Tornado.....	32
39,388 47	25,013 26	None.	64,401 73	1,108,94	22,784 32	Fire.....	33
121,039 18	72,166 08	None.	193,205 26	72,388 64	953 86	".....	34
85,401 73	66,129 77	107,486 32	259,017 82	96,414 70	15,408 38	Fire and Hail.....	35
4,589,095 73	3,004,448 26	1,821,147 12	9,414,691 11	4,082,077 65	1,253,747 34		

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TABLE VI.—Showing the Rate of Losses paid, General Expenses and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and Other Insurance during 1916, also the Rates of the Premiums charged per cent of Amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

Canadian Companies.	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Risks taken.	Net amount of insurance in force at date (Fire and other).	Assets.	Rate of Assets per cent of amount of Insurance in force.
Canadian Companies.											
Acadia Fire.....	Fire and Hail.....	111.59	19.74	37.56	133.71	17,707,231	230,210 86	1.30	16,436,616	679,216 76	4.13
Beaver Fire.....	Fire.....	31.07	28.18	16.50	50.53	5,180,548	81,559 53	1.57	3,633,532	235,145 23	6.47
British America.....	Fire, Hail and Marine.....	64.89	1.70	39.67	102.79	416,067,579	3,395,760 37	0.82	408,761,500	2,705,626 25	0.68
British Colonial.....	Fire.....	87.88	.....	53.74	126.17	12,309,583	179,947 59	1.46	12,836,307	262,989 95	1.97
British Northwestern.....	Fire.....	46.07	.....	51.40	78.14	5,440,482	95,104 18	1.75	5,355,000	311,149 08	5.81
Canada Accident.....	Fire, Accident, Auto, Burglary, Goods, Plate Glass and Sickness.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canada National.....	Fire.....	71.07	.....	40.11	102.13	3,762,798	41,416 01	1.10	19,855,088	550,692 69	2.77
Canadian Fire.....	"	69.46	50.81	42.49	110.02	21,892,153	318,727 60	1.46	22,698,211	2,293,643 44	9.32
Canadian Lumbermen's.....	"	35.38	17.30	37.60	74.81	30,835,247	444,009 26	1.45	35,243,906	1,413,254 09	4.01
Dominion Fire.....	Fire and Hail.....	54.49	.....	39.21	63.65	985,655	30,418 79	2.07	None.	35,090 21	.....
Dominion of Can. G'ees. & Acc.	Fire, Accident, Auto, Burglary, Plate Glass and Sickness.....	.....	.....	.....	88.80	25,840,101	337,551 17	1.31	28,964,402	359,533 15	1.24
Factories Insurance.....	Fire.....	36.97	6.08	52.40	88.55	3,139,471	39,409 81	1.26	39,196,298	730,360 58	1.88
Hamilton Fire.....	Fire.....	68.33	.....	58.60	123.14	14,847,441	242,030 95	1.63	None.	214,232 21	.....
Hudson Bay.....	Fire and Hail.....	54.84	.....	69.63	46.60	10,544,394	81,217 94	0.47	9,487,780	120,138 44	1.27
Imperial Underwriters.....	Fire and Plate Glass.....	66.34	0.09	47.20	109.58	18,543,376	234,051 87	1.26	13,429,149	270,830 00	2.02
Liverpool-Manitoba.....	Fire.....	48.23	.....	40.20	70.09	16,114,339	130,071 46	0.81	14,725,812	272,468 29	1.85
London Mutual.....	"	60.07	10.28	37.30	93.52	37,294,142	449,520 26	1.21	34,045,870	835,219 73	2.43
Montreal Fire.....	Fire.....	70.28	.....	41.82	107.87	70,707,648	670,194 06	0.95	63,471,669	465,116 83	0.73
Mount Royal.....	Fire and Plate Glass.....	60.42	5.09	35.94	95.35	30,885,259	301,166 44	0.98	33,320,311	459,536 60	1.39
North Empire Fire.....	Fire.....	47.58	0.41	37.60	80.49	60,730,697	719,631 13	1.18	56,071,029	1,225,758 38	2.19
North West Fire.....	Fire.....	128.43	.....	52.48	143.63	12,187,370	200,930 01	1.65	8,619,405	314,249 04	3.65
Occidental Fire.....	"	72.59	4.62	35.12	101.18	14,905,553	177,372 29	1.21	15,906,016	291,737 99	1.83
.....	"	42.02	.....	46.98	78.26	16,439,099	265,031 84	1.61	11,438,681	452,137 34	3.95

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Pacific Coast.....	46-07	43-13	76-72	90,543,171	182,155 14	0-92	14,490,358	1,005,303 53	6-94
Quebec Fire.....	58-05	34 01	36-24	30,136,403	310,887 40	1-03	35,807,920	690,142 03	1-93
Western.....									
Fire, Explosion, Inland									
Trans, Marine and	55-07	28-98	85-49	663,585,663	5,105,388 16	0-77	547,960,876	4,993,013 02	0-91
Tornado.....									
Totals.....	58-85	36-25	92-26	1,560,082,663	14,261,963 79	0-91	1,451,758,784	21,178,243 76	1-46

\*Including 26-20, rate of investment expenses per cent of premiums received.

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TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British, United States and other Companies doing Fire Insurance in Canada during 1916, also the Rates of Premiums charged per cent of Amounts insured.

Nature of Business.		Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
British Companies.					\$	\$ cts.	
Alliance.....	Fire.....	46-00	32-76	79-36	28,042,379	274,546 28	-98
Atlas.....	".....	68-20	33-27	101-53	49,077,491	577,681 06	1-18
British Dominions General.....	".....	69-15	42-39	111-54	11,313,641	112,371 56	-99
Caledonian.....	".....	68-01	33-40	101-41	45,438,083	498,455 45	1-10
Commercial Union.....	".....	63-14	30-90	94-13	141,696,541	1,317,363 66	-93
Employers' Liability.....	".....	45-12	36-82	81-94	49,467,297	516,462 93	1-04
General Accident Fire and Life.....	".....	46-90	35-53	82-52	29,149,191	305,832 71	1-26
Guardian Assurance Co.....	".....	59-54	31-37	90-91	95,967,518	1,185,971 47	1-24
Law Union and Rock.....	".....	53-17	35-32	88-49	27,193,781	283,537 69	1-08
Liverpool and London and Globe.....	".....	54-45	34-41	88-86	185,014,746	1,617,745 52	1-04
London Guarantee and Acct.....	".....	21-92	47-12	69-04	14,230,618	116,391 75	-82
London and Lancashire Fire.....	".....	49-79	34-01	83-80	89,037,938	873,427 48	-88
London Assurance.....	".....	42-23	36-82	79-05	33,317,443	359,876 71	1-08
Marine Insurance Co.....	".....				None.	None.	
North British and Mercantile.....	".....	54-09	31-57	85-66	117,038,418	1,096,833 94	-94
Northern Assurance Co.....	".....	75-03	31-45	106-48	72,631,285	875,460 95	1-21
Norwich Union Fire.....	".....	54-76	34-89	89-65	72,796,741	844,115 08	1-16
Ocean Accident and Guarantee.....	".....	47-08	48-09	95-17	18,437,201	203,958 83	1-09
Palatine Insurance Co.....	".....	72-01	32-84	104-85	32,327,508	372,369 13	1-15
Phoenix, of London.....	".....	44-67	34-85	79-52	101,711,370	1,246,536 23	1-23
Provincial.....	".....	48-79	31-76	80-55	6,439,376	47,394 30	-74
Royal Exchange.....	".....	45-89	33-02	78-91	48,659,559	510,371 63	1-05
Royal Insurance Co.....	".....	50-24	33-61	83-85	162,489,584	1,747,014 89	1-08
Scottish Union and National.....	".....	50-39	34-22	84-61	45,242,889	467,583 89	1-03
Sun Insurance Office.....	".....	57-18	33-07	90-25	56,933,231	625,013 88	1-10
Union Assurance Society.....	".....	65-03	34-61	100-24	59,055,653	636,233 57	1-08
Yorkshire.....	".....	51-74	31-83	83-57	43,327,155	496,585 34	1-15
<b>Totals.....</b>		55-45	33-67	89-12	1,006,346,835	17,278,033 95	1-06

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United States and Other Companies.									
Ætna Insurance Co.	46-10	35-54	81-64	35,158,368	1-14	399,094 45			
American Central.	66-91	36-11	103-02	22,726,001	-83	189,300 15			
American Insurance Co.	20-74	34-08	54-82	3,372,197	1-40	50,257 21			
American Lloyds.	29-00	59-03	81-03	8,437,918	-36	30,635 77			
California Insurance Co.	56-68	23-33	80-01	3,385,852	1-64	52,188 47			
Connecticut Fire.	53-70	37-58	91-28	17,632,209	1-17	206,640 20			
Continental Insurance Co.	43-55	36-41	79-96	43,819,412	-90	435,549 57			
Equitable Fire and Marine.	48-80	34-14	82-94	16,073,373	1-08	174,319 48			
Fidelity-Phenix.	46-48	40-74	90-22	41,890,540	1-09	455,448 90			
Fireman's Fund.	39-48	32-53	72-01	16,478,630	-87	160,473 92			
Fireman's Insurance Co.	39-70	35-94	76-70	7,053,452	1-30	91,454 08			
General Fire of Paris.	101-74	35-01	137-35	8,353,858	1-17	97,373 11			
German American.	02-71	34-01	97-32	57,656,659	-78	451,850 88			
Glen Falls.	02-75	28-34	91-06	15,386,354	1-18	181,328 74			
Globe and Rutgers.	57-30	27-83	85-13	53,090,457	-98	822,226 49			
Harford Fire.	43-91	32-91	76-82	112,177,889	-87	1,038,068 55			
Home Insurance Co.	47-64	36-46	84-10	99,494,937	1-04	1,036,695 03			
Insurance Co. of North America.	45-81	34-07	79-88	52,502,707	-99	531,764 94			
Insurance Co. of State of Pa.	03-07	44-88	108-55	15,037,457	1-14	171,371 29			
Millers National.	30-33	42-78	79-11	6,016,248	1-05	63,237 88			
National-Ben Franklin.	44-36	31-49	85-43	9,534,439	1-10	110,155 57			
National Fire of Hartford.	00-36	41-07	81-85	54,229,351	1-14	618,018 87			
National Fire of Pittsburgh.	03-12	30-96	94-06	23,027,348	1-17	209,141 22			
National Union of Pittsburgh.	56-94	37-41	94-35	17,431,064	1-21	210,652 98			
La National Compagnie d'Ass.	73-05	24-26	107-31	17,558,707	1-15	202,017 70			
Niagara Fire.	45-89	51-44	97-33	14,541,757	1-18	172,671 80			
Northwestern National.	40-64	40-24	80-88	7,029,090	1-12	78,377 79			
Phenix Compagnie Française	52-99	37-99	90-98	50,663,224	1-63	544,999 40			
Phenix of Hartford.	06-51	30-76	97-37	19,457,850	1-31	218,902 78			
Providence Washington.	54-43	35-09	89-52	62,709,008	1-10	452,280 53			
Queen of America.	09-60	24-12	94-72	38,391,555	-81	757,757 16			
St. Paul Fire and Marine.	05-89	25-45	91-34	70,589,473	1-16	565,357 53			
Springfield Fire and Marine.	07-20	61-77	159-03	9,215,645	1-19	106,997 97			
Suyvesant.	42-58	87-31	99-89	20,241,119	1-31	240,819 45			
L'Union, Paris, France.	46-97	36-37	83-34	18,830,202		240,136 76			
Westchester Fire.									
Totals.	52-92	34-65	87-57	1,009,685,926		11,146,042 07			

TABLE VIII.—Showing the Summary of Net Premiums Written and Net Losses Incurred by Provinces in Canada, by Canadian Companies transacting Fire Insurance during 1916.

(Licensed reinsurance deducted.)

CANADIAN COMPANIES—NET PREMIUMS WRITTEN, 1916.

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
Acadia Fire.....	\$ 7,757	\$ 17,081	\$ 11,939	\$ 31,504	\$ 56,257	\$ 34,398	\$ 5,268	\$ 16,229	\$ 8,634	None.	\$ 190,227
Beaver Fire.....	2,681	5,928	4,113	None.	None.	None.	None.	None.	14,943	None.	27,055
British America.....	65,721	69,296	78,667	33,642	44,250	405,488	1,812	156,227	52,490	97	908,690
British Colonial.....	5,604	10,789	10,400	6,409	6,980	20,441	None.	63,378	11,306	None.	144,457
British Northwestern.....	10,475	4,200	13,513	None.	3,423	6,795	None.	None.	19,007	None.	57,002
Canada Accident.....	350	5,142	159	7,907	5,435	9,980	919	5,603	50	None.	55,635
Canada National.....	37,823	34,196	61,587	1,557	18,295	54,033	None.	None.	46,359	None.	253,822
Canadian Fire.....	61,109	20,178	84,692	None.	9,196	89,202	1,681	None.	80,938	None.	347,086
Canadian Lumbermen's Ins. Exchange.....	None.	None.	None.	10,481	None.	158,748	None.	3,554	None.	None.	9,836
Dominion Fire.....	18,807	10,471	21,564	None.	10,183	6,991	None.	48,908	5,092	None.	287,154
Dom. of Canada G'tee. and Acct.....	7,274	9,604	9,356	None.	None.	6,991	None.	227	1,804	None.	26,556
Factories Insurance Co.....	4,240	2,667	4,647	None.	3,745	1,600	86	58,068	1,254	None.	81,921
Hamilton Fire.....	None.	None.	None.	None.	None.	40,427	None.	1,301	None.	None.	41,728
Hudson Bay.....	16,042	31,211	17,967	8,392	3,143	63,809	None.	13,579	25,783	None.	170,926
Imperial Underwriters.....	6,124	28,649	8,677	4,760	3,262	33,000	1,351	24,881	4,351	None.	106,045
Liverpool-Manitoba.....	37,686	34,293	49,980	8,141	4,029	137,732	None.	60,979	37,416	None.	370,296
London Mutual.....	26,982	42,799	29,852	23,133	None.	317,095	None.	91,421	38,244	None.	569,526
Mercantile Fire.....	16,457	26,882	18,300	8,694	982	164,243	None.	1,312	16,644	None.	253,570
Mount Royal.....	8,750	39,684	28,948	1,799	2,808	148,906	85	390,229	11,738	None.	632,907
North Empire Fire.....	18,390	10,471	28,784	668	457	63,952	19	1,947	30,182	None.	154,879
North West Fire.....	7,620	8,764	15,374	7,994	10,117	41,070	358	23,672	8,383	None.	123,322
Occidental Fire.....	18,200	3,871	40,172	10,572	3,736	17,018	None.	35,659	75,562	None.	204,880
Pacific Coast.....	13,900	29,849	13,247	None.	None.	51,740	None.	7,605	9,659	None.	126,000
Quebec Fire.....	20,076	11,302	16,018	None.	None.	52,610	2,447	118,749	12,981	None.	252,899
Western.....	45,604	69,079	74,137	45,832	32,587	219,220	5,557	215,507	46,358	None.	754,831
Totals.....	457,879	519,507	645,907	230,501	220,855	2,144,939	19,783	1,339,572	563,388	97	6,142,428

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## CANADIAN COMPANIES—NET LOSSES INCURRED, 1916.

Acadia Fire.....	6,325	3,909	926	22,123	38,170	20,347	14,764	7,234	1,424	None.	115,312
Beaver Fire.....	483	1,013	4,302	None.	None.	None.	None.	None.	2,914	None.	8,712
British America.....	27,103	29,644	31,800	14,967	26,293	245,859	2,963	63,186	17,886	None.	459,081
British Colonial.....	7,192	6,065	11,821	13,526	2,107	30,350	None.	37,286	19,803	None.	127,404
British Northwestern.....	3,737	1,746	7,158	None.	1,808	6,658	None.	None.	7,007	None.	28,714
Canada Accident.....	None.	None.	None.	100	2,069	536	5,537	8,698	None.	None.	16,940
Canada National.....	12,928	23,630	21,276	6,909	14,332	78,758	None.	None.	26,398	None.	184,251
Canadian Fire.....	19,110	2,814	24,975	None.	7,445	44,767	5,227	None.	11,343	None.	115,081
Canadian Lumbermen's Ins. Exchange.....	None.	None.	None.	None.	None.	14,130	None.	3,630	None.	None.	17,766
Dominion Fire.....	3,557	7,082	11,739	4,373	10,896	111,869	None.	13,091	2,185	None.	165,083
Dom. of Canada G'tee and Acct.....	1,758	26	1,404	None.	None.	3,446	None.	13	83	None.	6,730
Factories Insurance Co.....	828	14,411	18,621	4,668	4,495	49,392	None.	37,286	675	None.	130,376
Hamilton Fire.....	None.	None.	None.	None.	None.	21,038	None.	None.	None.	None.	21,038
Hudson Bay.....	12,431	12,328	9,610	104	61	59,994	None.	2,362	20,201	None.	117,091
Imperial Underwriters.....	6,003	10,770	6,707	1,934	882	10,146	None.	9,613	627	None.	46,762
Liverpool-Manitoba.....	14,570	23,292	15,646	342	1,088	134,555	None.	39,581	13,354	None.	242,428
London Mutual.....	9,309	23,008	13,925	14,204	None.	191,187	None.	49,185	15,829	None.	316,767
Mercantile Fire.....	4,705	9,355	10,397	2,809	None.	106,806	None.	31	16,617	None.	150,900
Mount Royal.....	4,447	20,935	17,070	77	917	131,108	None.	139,341	1,191	None.	315,086
North Empire Fire.....	16,719	11,377	15,750	None.	83	83,155	None.	13,398	7,470	None.	141,394
North West Fire.....	6,189	3,190	5,805	4,203	6,883	53,263	1,005	11,558	99,523	None.	99,523
Occidental Fire.....	15,204	4,555	14,591	2,962	6,407	13,351	None.	4,707	45,217	None.	102,994
Pacific Coast.....	7,219	4,297	2,190	None.	None.	33,548	None.	3,619	1,646	None.	52,519
Quebec Fire.....	19,215	6,970	11,321	16,442	None.	12,584	3,830	84,186	7,880	None.	161,428
Western.....	29,388	21,541	33,907	19,352	12,778	244,457	8,354	96,918	22,700	None.	489,455
Totals.....	228,660	236,907	290,941	129,149	136,712	1,701,545	41,700	612,423	256,598	None.	3,434,006

TABLE IX.—Showing the Summary of Net Premiums Written and Net Losses Incurred by Provinces in Canada, by British Companies transacting Fire Insurance during 1916.

(Licensed reinsurance deducted.)

BRITISH COMPANIES—NET PREMIUMS WRITTEN—1916.

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
Alliance.....	6,810	23,905	20,083	50	— 4	80,349	None.	100,099	5,928	322	247,042
Atlas.....	31,828	23,441	34,031	26,978	10,701	190,208	2,728	128,756	42,499	None.	497,240
British Dominions General.....	7,305	11,379	9,824	None.	5,292	38,718	None.	20,998	5,401	None.	93,827
Caledonian.....	18,124	42,946	43,000	11,729	12,843	174,163	4,305	92,139	29,897	None.	439,116
Commercial Union.....	74,478	96,634	102,620	48,244	39,700	311,078	1,612	190,761	86,087	None.	*357,287
Employers' Liability.....	19,166	41,709	24,873	10,662	43,020	137,876	1,577	116,127	21,308	None.	435,468
General Accident Fire and Life.....	49,467	21,116	34,962	3,011	None.	99,255	3,233	49,880	37,740	None.	308,310
Guardian Ass. Co.....	49,086	86,920	54,017	39,964	24,796	310,977	3,684	411,027	39,661	None.	1,051,932
Law Union and Rock.....	13,763	14,729	24,988	7,158	22,572	71,031	3,870	59,908	29,932	528	238,439
Liverpool and London and Globe.....	92,329	146,938	82,210	32,114	13,877	513,929	1,486	371,882	104,577	None.	1,358,842
London Guarantee and Accident.....	1,669	3,704	8,085	1,800	1,011	70,121	None.	15,316	2,061	None.	104,657
London and Lancashire Fire.....	47,246	89,803	50,018	12,905	2,191	312,480	None.	147,753	66,688	None.	729,684
London Assurance.....	25,536	52,904	33,154	13,996	4,921	85,654	None.	60,378	18,618	None.	305,221
North British and Mercantile.....	43,215	51,102	73,377	42,580	20,722	284,717	5,849	354,292	52,109	None.	927,969
Northern Assurance Co.....	42,324	68,317	45,491	39,100	22,843	209,964	4,240	233,004	49,066	None.	774,355
Norwich Union Fire.....	47,111	59,865	38,611	33,165	32,076	137,126	4,053	135,112	41,112	None.	754,270
Ocean Accident and Guarantee.....	29,406	11,844	14,026	9,642	1,480	76,312	16	11,907	11,318	None.	102,951
Palatine Insurance Co.....	23,227	31,515	22,740	31,504	20,805	74,581	3,085	54,773	15,938	None.	278,168
Phoenix of London.....	30,413	255,058	64,433	29,711	24,568	244,415	3,440	293,597	47,303	None.	992,998
Provincial.....	865	4,005	5,397	893	1,627	17,086	None.	10,253	494	None.	40,580
Royal Exchange.....	45,193	41,340	45,879	19,201	20,811	106,489	2,007	135,591	33,635	None.	450,046
Royal Insurance Co.....	88,887	90,895	89,492	75,660	54,112	510,113	6,955	466,179	85,055	None.	1,466,954
Scottish Union and National.....	29,120	50,846	35,836	18,911	15,168	126,409	3,243	100,893	22,405	None.	402,840
Sun Insurance Office.....	24,192	44,042	29,967	40,842	27,186	231,263	3,191	102,093	33,473	None.	532,249
Union Assurance Society.....	28,776	40,452	34,338	17,403	24,170	168,451	4,928	137,781	32,065	None.	488,394
Yorkshire.....	30,768	24,841	36,776	18,190	17,536	145,517	3,253	98,141	32,958	None.	413,990
Totals.....	903,483	1,430,460	1,060,438	611,261	463,900	5,029,042	65,635	3,898,655	953,323	850	14,422,859

\* Including \$5,002 Floating (Railway) Premiums which have not been separated according to Provinces.

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## BRITISH COMPANIES—NET LOSSES INCURRED—1916.

Alliance.....	201	5,511	9,900	None.	None.	55,713	None.	51,306	812	None.	123,443
Atlas.....	14,871	9,147	21,685	None.	14,873	124,616	6,770	104,378	10,638	None.	330,403
British Dominions General.....	5,412	1,955	7,406	None.	2,025	57,227	None.	8,793	1,461	None.	84,879
Caledonian.....	13,044	20,171	20,051	4,049	9,494	152,125	10,490	46,693	6,564	None.	283,181
Commercial Union.....	45,423	81,574	70,245	8,478	25,040	273,031	8,772	115,027	59,143	None.	686,733
Employers' Liability.....	6,431	5,001	12,718	12,301	17,616	100,965	11	27,910	14,731	None.	197,624
General Accident Fire and Life.....	30,370	3,272	19,808	17,686	35	64,552	10,707	24,108	9,506	None.	179,504
Guardian Assurance Co.....	42,459	46,885	35,891	19,922	8,487	245,130	8,235	257,442	31,572	None.	696,023
Law Union and Rock.....	2,949	10,104	18,983	6,166	10,064	44,493	10,846	22,610	10,703	None.	136,858
Liverpool and London and Globe.....	27,693	68,538	48,685	16,287	3,462	410,459	None.	196,568	24,862	None.	796,454
London Guarantees and Accident.....	None.	None.	1,135	100	None.	19,607	None.	78,889	20	None.	21,065
London and Lancashire Fire.....	15,411	56,925	16,062	5,771	73	242,353	None.	40,191	15,018	None.	430,502
London Assurance.....	11,073	23,946	11,004	3,742	1,408	39,232	None.	142,343	1,987	None.	132,023
North British and Mercantile.....	9,266	22,198	47,483	26,852	5,062	251,542	6,904	137,989	25,570	None.	540,165
Northern Assurance Co.....	15,692	59,493	68,440	29,429	19,867	268,777	4,820	54,937	14,571	None.	588,358
Norwich Union Fire.....	20,196	22,927	29,036	26,414	8,868	296,768	10,888	7,479	24,431	None.	484,015
Ocean Accident and Guarantees.....	9,539	22,927	33	3,933	93	49,666	None.	30,058	3,037	None.	71,886
Palatine Insurance Co.....	12,945	28,265	19,584	21,069	21,035	64,833	9,862	139,123	13,101	None.	210,725
Phoenix of London.....	23,142	112,308	23,022	26,988	20,115	108,096	6,842	2,637	55	None.	474,807
Provincial.....	35	548	485	51	None.	40,373	None.	66,625	5,751	None.	44,084
Royal Exchange.....	5,727	3,820	22,785	14,387	6,906	86,672	11,427	210,215	31,011	None.	224,100
Royal Insurance Co.....	44,418	57,436	25,908	51,746	17,721	327,604	13,232	60,625	5,751	None.	779,351
Scottish Union and National.....	6,062	16,134	15,573	13,627	8,421	109,414	25	51,345	10,037	None.	230,538
Sun Insurance Office.....	8,826	8,098	18,338	35,356	14,409	156,144	118	55,842	7,451	None.	305,232
Union Assurance Society.....	20,534	13,205	22,476	6,478	14,836	179,308	6,970	53,637	16,428	None.	333,922
Yorkshire.....	13,543	2,885	27,983	13,214	1,552	88,994	14,444	58,672	4,061	None.	225,048
Totals.....	407,072	651,653	615,404	387,831	232,052	3,847,124	141,363	1,983,907	346,367	None.	8,612,673

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TABLE X.—Showing the Summary of Net Premiums Written and Net Losses Incurred, by Provinces in Canada, by United States and other Companies transacting Fire Insurance during 1916.

UNITED STATES AND OTHER COMPANIES—NET PREMIUMS WRITTEN 1916.

(Licensed reinsurance deducted.)

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Etna Insurance Co.	23,024	51,019	34,335	15,960	16,364	107,047	None.	83,044	15,943	None.	347,336
American Central.	12,846	4,974	33,865	314	None.	3,898	None.	1,920	15,179	None.	73,117
American Insurance Co.	13,492	None.	14,736	None.	None.	None.	None.	None.	16,171	None.	44,389
American Lloyd's.	857	1,963	1,436	494	1,232	11,591	None.	8,693	225	1,637	26,495
California Insurance Co.	5,400	23,214	4,936	None.	None.	None.	None.	None.	3,241	None.	38,428
Connecticut Fire.	19,598	33,563	11,765	4,991	13,664	33,402	None.	13,575	14,073	None.	144,636
Continental Insurance Co.	17,692	33,445	28,548	11,144	26,775	114,263	2,197	74,437	15,997	None.	324,298
Equitable Fire and Marine.	5,867	2,331	4,727	1,822	4,094	12,854	2,119	7,174	4,502	None.	43,490
Fidelity-Phenix.	24,835	46,024	43,460	17,163	27,928	102,455	2,128	61,547	20,145	None.	345,845
Fireman's Fund.	11,513	31,964	18,023	4,961	4,259	30,523	None.	22,905	6,072	None.	130,103
Firemen's Insurance Co.	6,279	13,252	38,303	None.	None.	14,575	None.	None.	3,360	None.	73,609
General Fire of Paris.	3,427	10,630	7,990	3,005	None.	21,431	589	14,425	2,401	None.	64,429
German American.	37,995	20,553	18,990	16,207	18,168	103,263	616	99,334	21,758	None.	336,814
Globe and Rutgers.	27,099	30,198	17,836	4,216	2,476	33,420	377	14,743	24,036	None.	144,581
Glen Falls.	16,340	37,384	30,265	18,238	18,713	128,025	None.	127,532	23,494	None.	424,411
Hartford Fire.	41,890	98,054	161,400	45,711	39,003	317,890	None.	183,242	63,016	None.	830,206
Home Insurance Co.	78,930	58,489	69,297	78,468	145,348	256,861	10,901	105,811	62,790	None.	866,895
Home Insurance Co. of North America.	17,871	38,362	27,967	15,203	19,403	151,845	None.	103,347	15,415	None.	484,473
Insurance Co. of State of Pa.	23,073	14,980	6,019	None.	None.	64,112	None.	14,284	6,316	None.	129,384
Millers National.	3,123	2,457	20,734	933	306	16,221	None.	22,535	4,419	None.	82,726
National Ben Franklin.	2,846	10,370	15,508	None.	None.	36,970	None.	56,169	None.	None.	88,229
National Fire of Hartford.	20,722	60,140	44,221	75,157	84,022	125,193	3,996	56,169	19,507	None.	489,133
National Union Fire of Pittsburgh.	17,893	20,957	29,063	13,324	23,951	70,923	139	21,803	8,911	None.	296,294
La National Compagnie d'Ass.	1,453	20,844	13,376	132	339	43,202	31	84,507	747	None.	164,631
Niagara Fire.	5,676	31,940	11,143	None.	None.	41,568	None.	38,868	5,544	None.	134,739
North Western National.	6,118	7,677	9,863	3,062	3,689	68,260	None.	45,558	6,761	None.	151,013
Phenix Compagnie Française.	3,346	6,310	4,405	5,012	1,931	122,217	2,220	19,217	3,262	None.	68,825
Phenix of Hartford.	41,700	40,062	32,160	20,834	33,326	122,217	1,940	50,821	31,852	None.	375,008
Providence Washington.	17,278	15,588	12,417	8,947	11,865	48,966	None.	53,430	9,900	None.	178,421
Queen of America.	33,509	71,381	27,855	45,801	34,101	199,789	5,784	169,768	38,409	None.	626,517
St. Paul Fire and Marine.	49,000	14,085	27,476	None.	5,490	85,302	-25	31,796	129,927	None.	342,951
Springfield Fire and Marine.	70,941	41,926	72,292	9,399	15,192	69,532	1,624	65,567	91,804	None.	447,297

SESSIONAL PAPER No. 8

## UNITED STATES AND OTHER COMPANIES—NET LOSSES INCURRED 1916.

†Including \$24,400 Floater Premiums which have not been separated according to Provinces.

	None.	19,695	10,860	None.	None.	23,162	None.	11,133	None.	64,850
Stuyvesant.....	None.	12,697	19,950	8,803	0,522	42,715	None.	79,247	14,623	202,122
L'Union, Paris, France.....	46,366	27,345	18,967	12,450	24	36,564	None.	18,341	32,002	192,268
Westchester Fire.....										
Totals.....	726,456	905,676	928,999	441,913	561,916	2,561,161	32,627	1,752,922	732,396	8,730,033
†Including \$24,400 Floater Premiums which have not been separated according to Provinces.										
	1,089	17,751	23,325	10,457	10,089	55,214	None.	40,723	7,196	163,854
Atna Insurance Co.....	6,339	3,333	17,072	None.	None.	2,938	None.	8,610	5,878	44,391
American Central.....	3,331	None.	1,714	None.	None.	None.	None.	None.	1,095	6,654
American Insurance Co.....	None.	415	None.	None.	None.	79,372	None.	1,568	None.	81,895
American Lloyd's.....	4,261	18,004	12,568	904	8,826	13,002	None.	None.	171	22,651
California Insurance Co.....	9,002	18,704	15,819	6,876	9,802	90,543	6,843	6,320	4,201	76,327
Continental Fire.....	3,017	5,892	15,819	6,876	9,802	90,543	6,843	32,347	6,459	177,508
Equitable Fire and Marine.....	3,538	890	1,842	2,826	1,267	8,503	None.	3,975	1,07	23,008
Fidelity-Phenix.....	1,293	15,098	24,809	1,832	10,874	104,914	7,713	6,476	10,056	183,035
Fireman's Fund.....	2,354	7,340	4,812	1,217	519	28,769	None.	17,007	879	62,897
Firemen's Insurance Co.....	5,256	3,550	7,879	None.	None.	28,739	None.	None.	562	46,992
General Fire of Paris.....	2,040	1,552	9,345	308	None.	31,997	3,510	16,049	2,964	None.
German American.....	31,012	16,178	18,375	13,231	5,270	72,335	890	55,694	2,670	215,655
Globe and Rutgers.....	14,501	16,134	6,021	10,025	67	33,939	1,178	3,920	6,394	None.
Globe and Rutgers.....	15,920	11,408	14,700	14,760	7,013	120,649	None.	66,052	11,650	92,839
Hartford Fire.....	18,509	23,484	42,290	33,504	21,151	255,074	None.	100,675	28,942	262,161
Home Insurance Co.....	32,823	45,044	34,492	43,046	58,687	190,025	17,626	37,603	9,270	523,509
Insurance Co. of North America.....	7,736	5,354	11,623	12,273	7,006	88,424	None.	75,070	1,893	467,556
Insurance Co. of State of Pa.....	2,409	2,755	6,706	98	None.	51,534	None.	2,307	804	204,379
Millers National.....	7	4,827	5,201	12	None.	8,313	None.	1,570	80	64,763
National-Ben Franklin.....	2,748	1,958	3,465	8	None.	32,375	None.	7,944	None.	20,073
National Fire of Hartford.....	-2,302	41,833	22,995	30,026	37,469	97,130	11,728	3,257	5,664	39,498
National Union Fire of Pittsburgh.....	11,549	0,243	18,955	2,925	15,953	64,594	None.	10,382	8,680	247,700
La Nationale Compagnie d'Ass.....	1,083	10,398	4,947	None.	None.	48,763	None.	31,312	39	142,190
Niagara Fire.....	16,002	11,752	3,427	None.	None.	13,817	None.	9,816	802	96,142
North Western National.....	73	4,839	8,612	1,549	2,528	56,484	None.	10,311	161	66,210
Phenix Compagnie Francaise.....	1,660	2,888	388	None.	546	14,755	4,117	8,830	612	84,007
Phoenix of Hartford.....	28,117	14,921	19,791	14,806	17,165	58,237	3,427	32,303	4,597	33,786
Providence Washington.....	0,809	8,720	17,451	12,500	6,130	41,531	None.	31,726	347	186,454
Queen of America.....	0,594	35,405	9,228	27,506	19,377	145,176	6,141	111,265	1,240	128,304
St. Paul Fire and Marine.....	33,088	3,859	21,209	None.	5,111	53,502	None.	16,789	72,337	364,992
Springfield Fire and Marine.....	57,052	24,246	43,695	12,643	0,147	43,940	1,890	29,002	81,975	295,895
Stuyvesant.....	None.	10,872	15,288	None.	None.	23,634	None.	571	None.	307,056
Westchester Fire.....	1,750	9,581	14,034	4,470	2,627	19,227	None.	59,915	818	56,365
L'Union, Paris, France.....	28,024	11,961	4,701	1,629	None.	19,374	None.	8,580	11,305	120,422
Westchester Fire.....										85,874
Totals.....	364,334	426,245	406,404	259,690	256,638	2,002,049	65,023	842,009	290,491	4,972,863

7 GEORGE V, A. 1917

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 139 of the Insurance Act, 1910.

Province in which Property is Situated.	Amount of Insurance.
	\$
Nova Scotia .....	6,415,987
New Brunswick.....	8,671,915
Quebec.....	95,970,370
Ontario.....	112,252,434
Manitoba.....	11,516,133
Saskatchewan.....	8,679,496
Alberta.....	6,145,890
British Columbia.....	12,710,055
Prince Edward Island.....	24,302
Yukon.....	417,300
	262,803,882
Nature of Property Insured.	Amount of Insurance.
	\$
Lumber and lumber mills.....	15,893,068
Other industrial plants and mercantile establishments.....	185,548,910
Stock and merchandise.....	36,499,877
Railway property and equipment.....	24,055,737
Miscellaneous.....	806,290
	262,803,882
Nature of Insurers.	Amount of Insurance.
	\$
Lloyd's Associations.....	55,864,594
Reciprocal Underwriters.....	28,574,461
Mutual Companies.....	135,548,458
Stock Companies.....	42,816,369
	262,803,882

## ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO  
BUSINESS OF ONE OR MORE CLASSES OF INSURANCE,  
OTHER THAN FIRE OR LIFE, IN CANADA FOR  
YEAR 1916, IN ACCORDANCE WITH  
THE INSURANCE ACT, 1910.

7 GEORGE V, A. 1917

TABLE showing the Total Assets, and their nature, of Canadian Companies  
Insurance, Steam

## CANADIAN COMPANIES—

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	None.	5,000 00	240,155 90	42,901 00
Canada Hail.....	None.	None.	48,322 78	None.
Canada Weather.....	None.	None.	21,190 00	None.
Canadian Surety.....	None.	None.	252,286 45	None.
Casualty Co. of Canada.....	None.	None.	15,700 30	None.
Chartered Trust and Executor.....	250 00	59,832 75	101,163 36	27,790 00
Dominion Gresham.....	16,688 24	None.	162,695 03	None.
General Accident.....	None.	None.	297,769 41	61,918 00
General Animals.....	None.	None.	28,970 00	None.
Globe Indemnity Co. of Can.....	None.	10,500 00	379,109 02	None.
Guarantee Co. of North America.....	342,650 00	None.	489,034 00	1,022,002 00
Guardian Accident and Guarantee.....	None.	None.	244,408 55	None.
Imperial Guarantee and Accident.....	2,324 03	9,400 00	309,616 00	None.
London and Lancashire G'tee and Accident..	125,011 50	None.	598,033 37	None.
Merchants Casualty Co.....	None.	29,750 00	114,873 24	None.
Merchants' and Employers' G'tee and Acct..	30,950 25	27,266 50	70,350 00	None.
Moose, Grand Lodge of the Loyal Order.....	None.	1,850 00	10,120 00	None.
North American Accident.....	None.	None.	211,607 59	7,430 00
Protective Association of Canada.....	None.	None.	36,812 38	None.
Totals.....	517,874 02	143,599 25	3,632,252 38	1,162,041 00

## SESSIONAL PAPER No. 8

transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary, Boiler Insurance, etc.

ASSETS AT DECEMBER 31, 1916.

Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Agents' Balances and Bills Receivable.	Premiums due and uncollected.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
15,317 14	4,197 73	40 02	15,916 75	2,545 00	326,073 54	Steam Boiler.
671 51	685 30	None.	6,933 53	None.	56,613 12	Hail.
4,778 20	182 50	243 21	1,076 89	512 09	27,982 89	Hail and Tornado.
17,542 18	4,422 15	None.	5,794 02	None.	280,044 80	Guarantee.
4,009 33	397 15	65 12	239 96	539 62	21,001 48	Plate Glass.
20,434 32	4,998 19	None.	None.	29,989 16	244,462 78	Title.
5,174 05	833 12	544 48	18,955 42	141,014 05	345,904 39	Accident, Automobile, Burglary, Guarantee and Sickness.
38,108 92	6,072 54	None.	42,360 96	3,854 49	450,084 32	Accident, Automobile, Sickness and Steam Boiler.
7,802 49	725 00	None.	5,489 80	2,346 10	45,333 39	Live Stock.
50,727 04	5,177 73	10,442 44	105,712 01	8,721 92	570,390 16	Accident, Automobile, Burglary, Guarantee and Sickness.
175,559 10	6,224 82	None.	16,739 18	44,346 97	2,096 556 07	Guarantee.
17,657 61	4,180 38	None.	17,533 73	310 91	284,091 18	Accident, Burglary, Guarantee, Plate Glass and Sickness.
73,715 97	1,659 17	8,323 36	40,549 16	4,347 49	449,935 18	Accident, Automobile, Guarantee, Plate Glass and Sickness.
87,215 51	6,619 99	3,806 82	46,589 02	16,353 63	883,629 84	Accident, Automobile, Guarantee, Plate Glass and Sickness.
47,031 35	2,124 32	2,927 03	None.	12,272 37	208,978 31	Combined Accident and Sickness.
15,570 21	1,225 76	None.	19,231 26	3,323 08	167,947 06	Accident, Automobile, Plate Glass and Sickness.
1,205 82	162 93	None.	189 00	450 00	13,977 75	Sickness.
38,373 35	3,042 18	5,871 58	31,360 62	1,700 00	299,385 32	Accident, Automobile, Plate Glass and Sickness.
31,091 76	501 48	3,951 83	None.	994 58	73,352 03	Accident and Sickness.
651,985 86	53,432 44	36,215 89	374,671 31	273,671 46	6,845,743 61	

7 GEORGE V, A. 1917

TABLE showing the Total Liabilities of Canadian Companies transacting  
Steam Boiler

## CANADIAN COMPANIES—

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	311 73	102,229 75	1,112 04	103,653 52
Canada Hail.....	97 50	None.	7,736 38	7,833 88
Canada Weather.....	1,068 50	710 03	7,530 48	9,309 01
Canadian Surety Co.....	6,117 15	22,720 07	4,170 40	33,007 62
Casualty Co. of Canada.....	None.	1,067 02	2,830 00	3,897 02
Chartered Trust and Executor.....	None.	None.	6,162 79	6,162 79
Dominion Gresham.....	14,850 11	42,946 37	31,173 01	88,969 49
General Accident.....	65,539 94	138,067 17	13,161 65	216,768 76
General Animals.....	4,407 00	15,500 02	392 85	20,299 87
Globe Indemnity Co. of Can.....	112,760 27	177,352 84	14,126 99	304,240 10
Guarantee Co. of North America.....	30,938 00	115,893 02	122,000 00	268,831 02
Guardian Accident and Guarantee.....	24,019 56	35,834 80	4,514 11	64,368 47
Imperial Guarantee and Accident.....	33,836 06	96,089 51	32,465 00	162,390 57
London and Lancashire G'tee and Accident..	189,201 00	79,151 34	17,110 71	285,463 05
Merchants Casualty Co.....	20,000 00	49,693 15	9,744 35	79,437 50
Merchants' and Employers' G'tee and Acet..	11,123 56	31,066 42	1,442 97	43,632 95
Moose, Grand Lodge of the Loyal Order.....	None.	1,543 15	12,861 41	14,404 56
North American Accident.....	55,086 00	67,681 54	3,083 25	125,850 79
Protective Association of Can.....	11,877 49	30,869 50	2,576 27	45,323 26
Totals.....	581,233 87	1,008,415 70	294,194 66	1,883,844 23

## SESSIONAL PAPER No. 8

business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Insurance, etc.

LIABILITIES AT DECEMBER 31, 1916.

Excess Assets over Liabilities.	Capital Stock paid in cash.	Nature of Business.
\$ cts.	\$ cts.	
222,420 02	100,100 00	Steam Boiler.
48,779 24	75,000 00	Hail.
18,673 83	74,965 20	Hail and Tornado.
247,037 18	200,000 00	Guarantee.
17,104 46	19,687 83	Plate Glass.
238,299 99	203,995 93	Title.
256,934 90	200,000 00	Accident, Automobile, Burglary, Guarantee and Sickness.
233,315 50	100,000 00	Accident, Automobile, Sickness and Steam Boiler.
25,033 52	62,610 00	Live Stock.
266,150 06	100,000 00	Accident, Automobile, Burglary, Guarantee and Sickness.
1,827,725 05	304,600 00	Guarantee.
219,722 71	250,000 00	Accident, Burglary, Guarantee, Plate Glass and Sickness.
287,544 61	200,000 00	Accident, Automobile, Guarantee, Plate Glass and Sickness.
598,166 79	400,000 00	Accident, Automobile, Guarantee, Plate Glass and Sickness.
129,540 81	56,890 00	Combined Accident and Sickness.
124,314 11	98,280 00	Accident, Automobile, Plate Glass and Sickness.
- 426 81	None.	Sickness.
173,534 53	90,799 95	Accident, Automobile, Plate Glass and Sickness.
28,028 77	20,000 00	Accident and Sickness.
4,961,899 38	2,556 928 91	

7 GEORGE V, A. 1917

TABLE showing the Assets in Canada, and their nature, of Companies other  
Burglary Insurance, Steam

## BRITISH AND FOREIGN COMPANIES—ASSETS—

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
American and Foreign.....	None.	None.	27,560 00	None.
American Surety.....	None.	None.	54,940 00	None.
British and Foreign Marine.....	None.	None.	108,795 00	None.
Fidelity and Casualty Co.....	None.	None.	198,270 33	None.
Hartford Steam Boiler.....	None.	None.	39,600 00	None.
International Fidelity.....	None.	None.	5,000 00	None.
Lloyds Plate Glass.....	None.	None.	85,908 00	None.
Loyal Protective.....	None.	None.	34,200 00	None.
Maryland Casualty.....	None.	None.	260,170 91	None.
National Provincial Plate Glass.....	None.	None.	12,541 40	None.
National Surety Co.....	None.	None.	101,080 00	None.
New York Plate Glass.....	None.	None.	29,840 00	None.
Ocean Marine.....	None.	None.	95,659 20	None.
Railway Passengers.....	None.	None.	147,753 69	None.
Ridgely Protective.....	None.	None.	27,700 00	None.
Travelers Indemnity Co. of Hartford.....	None.	None.	131,035 00	None.
United Commercial Travelers of America....	None.	None.	28,170 00	None.
United States Fidelity and Guaranty.....	None.	None.	287,850 00	None.
Totals.....	None.	None.	1,676,073 53	None.

## SESSIONAL PAPER No. 8

than Canadian, transacting business of Accident, Sickness, Guarantee, Plate Glass, Boiler Insurance, etc.

IN CANADA AT DECEMBER 31, 1916.

Cash on hand and in Banks.	Interest Due and Accrued.	Agents' Balances and Premiums Uncollected.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
747 00	None.	None.	None.	23,307 00	Inland Transportation.
1,567 89	1,340 00	476 14	None.	53,324 03	Guarantee.
87 01	780 00	None.	None.	109,662 01	Inland Transportation and Sprinkler Leakage.
1,092 66	3,168 22	29,908 35	None.	232,439 56	Accident, Automobile, Burglary, Plate Glass, Sickness and Steam Boiler.
None.	675 00	None.	None.	40,275 00	Steam Boiler.
None.	None.	None.	None.	5,000 00	Guarantee.
None.	1,050 91	4,990 20	None.	91,949 11	Plate Glass.
13,419 03	425 00	None.	1,000 00	49,044 03	Accident and Sickness.
27,395 04	1,262 48	31,482 26	None.	320,310 69	Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler.
None.	None.	471 48	None.	13,012 88	Plate Glass.
12,660 83	921 67	5,055 14	None.	119,717 64	Guarantee.
None.	573 37	2,574 81	None.	32,988 18	Plate Glass.
None.	None.	1,369 65	None.	97,028 85	Inland Transportation.
21,276 53	None.	29,039 44	2,584 06	200,653 72	Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness.
4,781 65	600 00	None.	None.	33,081 65	Accident and Sickness.
3,283 09	2,651 09	20,763 70	None.	157,732 88	Accident, Automobile, Burglary, Plate Glass, Sickness and Steam Boiler.
None.	682 50	1,545 25	None.	30,397 75	Accident.
1,051 88	4,147 92	19,659 33	1,000 00	313,709 13	Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness.
87,362 61	18,278 16	147,335 75	4,584 06	1,933,634 11	

TABLE showing the Liabilities in Canada of Companies other, than Canadian, transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

BRITISH AND FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1916.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities.	Excess of Assets over Liabilities.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
American and Foreign Marine.....	None.	207 94	226 03	494 57	27,812 43	Inland Transportation.
American Surety Co.....	31,457 34	6,971 08	17 13	38,470 15	19,847 88	Guarantee.
British and Foreign Marine.....	None.	318 08	None.	318 08	109,343 33	Inland Transportation and Sprinkler Leakage.
Fidelity and Casualty Co.....	10,886 32	104,077 53	2,510 32	123,474 17	108,953 39	Accident, Automobile, Burglary, Plate Glass, Sickness and Steam Boiler.
Hartford Steam Boiler.....	None.	None.	None.	None.	40,275 00	Steam Boiler.
International Fidelity.....	2,000 00	2,535 00	None.	4,535 00	463 00	Guarantee.
Lloyds Plate Glass.....	3,100 00	44,108 48	1,200 00	48,408 48	43,540 03	Plate Glass.
Loyal Protective.....	14,988 58	14,210 40	3,720 57	32,919 55	10,124 48	Accident and Sickness.
Maryland Casualty.....	42,380 47	112,959 36	4,000 00	159,339 83	100,970 80	Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler.
National Provincial Plate Glass.....	46 45	8,585 28	None.	8,631 73	4,381 15	Plate Glass.
National Surety Co.....	12,324 80	27,090 37	None.	39,331 17	80,380 47	Guarantee.
New York Plate Glass.....	1,085 56	11,544 68	500 00	13,130 24	19,857 94	Plate Glass.
Ocean Marine.....	None.	None.	None.	None.	97,028 85	Inland Transportation.
Railway Passengers.....	53,680 50	85,085 14	4,000 36	142,827 00	57,820 72	Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness.
Ridgely Protective.....	4,518 80	1,882 88	1,511 17	7,912 95	25,108 70	Accident and Sickness.
Travelers Indemnity Co. of Hartford.....	33,916 66	72,336 19	1,969 13	108,221 98	49,510 90	Accident, Automobile, Burglary, Plate Glass, Sickness and Steam Boiler.
United Commercial Travelers of America.....	2,180 00	None.	None.	2,180 00	28,211 75	Accident.
United States Fidelity and Guaranty.....	87,242 00	116,286 88	3,000 00	206,528 88	107,180 25	Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness.
Totals.....	305,843 48	608,177 59	22,715 31	936,736 38	990,897 73	

## SESSIONAL PAPER No. 8

TABLE showing the Cash Income of Canadian Companies transacting business of Accident, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

## INCOME (CASH) 1916.

Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stock, etc.	Sundry.	Total Cash Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	89,536 80	14,546 45	559 85	104,643 10
Canada Hail.....	108,411 99	5,384 84 *	585 64	114,382 47
Canada Weather.....	82,117 10	2,060 29	465 12	84,642 51
Canadian Surety.....	62,819 09	12,795 05	5 00	75,619 14
Casualty Co. of Canada.....	1,548 85	864 98 a	957 27	3,371 10
Chartered Trust and Executor.....	50 00	13,070 67	None.	13,120 67
Dominion Gresham.....	108,644 80	7,227 19	16,537 64	132,409 63
†General Accident.....	347,438 98	18,919 10 §	3,246 42	369,604 50
General Animals.....	51,002 27	2,519 82	None.	53,522 09
Globe Indemnity Co. of Canada.....	505,055 31	20,890 88	None.	525,946 19
Guarantee Co. of North America.....	263,879 48	84,672 33	None.	348,551 81
Guardian Accident and Guarantee.....	89,129 66	12,668 57	None.	101,798 23
Imperial Guarantee and Accident.....	248,281 25	18,449 95	None.	266,731 20
London and Lancashire Guarantee and Accident.....	238,435 57	34,800 59 *	700 00	273,936 16
Merchants Casualty Co.....	255,399 23	6,800 84	207,846 18	470,046 25
Merchants' and Employers Guarantee and Accident...	105,168 59	8,716 74 b	10,680 50	124,565 83
Moose, Grand Lodge of the Loyal Order of.....	3,020 75	163 46	None.	3,184 21
North American Accident.....	180,597 29	10,947 57 a	500 00	192,044 86
Protective Association of Canada.....	144,069 57	2,150 70	None.	146,220 27
Totals.....	2,884,606 58	277,650 02	242,083 62	3,404,340 22

\*Profit on sale of securities.

aPremium on capital stock.  
premium on capital stock.

§Including \$1,531.64 profit on sale of securities.

bIncluding \$3,304

Received on account of capital stock not included in income:—

Canada Weather, \$2,821.30; Casualty Company of Canada, \$1,434.32; Chartered Trust and Executor, \$2,659.02; General Animals, \$2,725; Merchants Casualty, \$1,000; Merchants' and Employers', \$7,060; North American Accident, \$2,000.

†Including the business of the Canadian Casualty and Boiler Insurance Co. which was merged with this Company as at June 30, 1916.

TABLE showing the Cash Expenditure of Canadian Companies transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

EXPENDITURE (CASH) 1916.

Companies.	Paid for Losses.	Dividends or Bonuses to Stockholders.	General Expenses.	Total Cash Expenditure.	<sup>e</sup> Excess of Income over Expenditure. <sup>d</sup> The Reverse	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.....	711 90	None.	72,638 23	73,370 13 <sup>e</sup>	31,272 97	Steam Boiler.
Canada Hall.....	106,309 17	3,000 00	35,919 25	145,218 42 <sup>d</sup>	30,815 86	Hall.
Canada Weather.....	56,136 26	None.	50,836 86	86,973 12 <sup>d</sup>	2,330 61	Hall and Tornado.
Canadian Surety.....	5,174 94	10,000 00	39,347 49	54,522 43 <sup>e</sup>	21,096 71	Guarantee.
Casualty Co. of Canada.....	226 55	None.	4,191 22	4,417 77 <sup>d</sup>	1,046 87	Plate Glass.
Chartered Trust and Executor.....	None.	12,037 28	150 00	12,187 28 <sup>e</sup>	933 39	Title.
Dominion Gresham.....	34,232 88	None.	67,206 09	101,438 97 <sup>e</sup>	30,920 66	Accident, Auto., Burglary, Guarantee and Sickness.
<sup>f</sup> General Accident.....	144,932 79	20,000 00	177,283 38	342,216 17 <sup>e</sup>	27,388 23	Accident, Auto., Sickness and Steam Boiler.
General Animals.....	28,629 11	None.	28,871 08	57,500 19 <sup>d</sup>	3,978 10	Live Stock.
Globe Indemnity Co. of Canada.....	244,628 21	10,000 00	241,674 76	496,302 97 <sup>e</sup>	29,643 22	Accident, Auto., Burglary, Guarantee and Sickness.
Guarantee Co. of North America.....	64,064 41	36,552 00	172,108 76	272,723 17 <sup>e</sup>	75,828 64	Guarantee.
Guardian Accident and Guarantee.....	39,846 64	None.	50,708 55	90,555 19 <sup>e</sup>	11,243 04	Accident, Burglary, Guarantee, Plate Glass and Sickness.
Imperial Guarantee and Accident.....	93,222 38	16,000 00	133,356 37	242,578 75 <sup>e</sup>	24,152 45	Accident, Auto., Guarantee, Plate Glass and Sickness.
London and Lancashire Guarantee and Accident.....	319,059 91	144,400 00	136,764 60	600,224 51 <sup>d</sup>	326,288 35	Accident, Auto., Guarantee, Plate Glass and Sickness.
Merchants Casualty Co.....	103,948 27	9,408 78	298,207 42	411,564 47 <sup>e</sup>	58,481 78	Combined Accident and Sickness.
Merchants' and Employers' Guarantee and Accident.....	51,033 09	5,473 20	66,533 19	123,039 48 <sup>e</sup>	1,526 35	Accident, Auto., Plate Glass and Sickness.
Moose, Grand Lodge of the Loyal Order of North American Accident.....	1,403 50	None.	1,641 04	3,044 54 <sup>e</sup>	139 67	Sickness.
North American Accident.....	75,550 68	8,870 94	79,594 49	164,025 11 <sup>e</sup>	28,019 75	Accident, Auto., Plate Glass and Sickness.
Protective Association of Canada.....	83,796 58	None.	58,529 36	142,325 94 <sup>e</sup>	3,894 33	Accident and Sickness.
Totals.....	1,452,957 27	275,751 20	1,695,570 14	3,424,278 61 <sup>d</sup>	19,938 39	

Including the business of the Canadian Casualty and Boiler Insurance Company which was merged with this Company as at June 30, 1916.

## SESSIONAL PAPER No. 8

TABLE showing the Income and Expenditure in Canada of Companies, other than Canadian, transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

Companies.	INCOME (Cash), 1916.				EXPENDITURE (Cash), 1916.			
	Net Cash for Premiums.	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Ex- penditure.	e Excess of Income over Expenditure — d The Reverse
	\$	\$	\$	\$	\$	\$	\$	\$
American and Foreign Marine.....	23,720 93	None.	None.	23,720 93	218 20	5,557 98	5,776 18 <sup>a</sup>	17,950 75
American Surety Co.....	15,514 46	2,680 00	None.	18,194 46	— 222 19	5,201 04	4,978 85 <sup>a</sup>	13,215 61
British and Foreign Marine.....	1,359 83	4,680 00	None.	6,039 83	3,082 70	359 60	3,442 39 <sup>a</sup>	2,597 44
Fidelity and Casualty Co.....	208,536 82	6,888 12	None.	215,424 94	75,941 19	110,330 84	185,572 03 <sup>a</sup>	29,852 91
Hartford Steam Boiler.....	2,245 46	1,360 00	None.	3,605 46	None.	None.	None.	3,895 40
International Fidelity.....	6,739 75	None.	None.	6,739 75	1,547 17	430 10	1,977 27 <sup>a</sup>	4,762 48
Lloyds Plate Glass.....	53,204 57	3,965 50	None.	57,170 07	27,460 64	31,198 80	58,659 44 <sup>a</sup>	1,510 57
Loyal Protective.....	32,772 07	2,200 09	10,743 00	105,721 76	59,929 99	48,304 25	108,234 24 <sup>a</sup>	2,372 48
Maryland Casualty.....	237,872 55	12,801 48	8 00	250,682 03	94,736 23	116,745 89	211,482 12 <sup>a</sup>	39,199 91
National Provincial Plate Glass.....	12,385 94	None.	None.	12,385 94	7,459 33	5,892 60	13,341 93 <sup>a</sup>	955 69
National Surety Co.....	88,148 43	5,691 59	None.	73,840 02	13,718 70	27,413 12	41,131 82 <sup>a</sup>	32,708 20
New York Plate Glass.....	15,808 03	1,313 42	None.	17,121 45	7,758 32	7,541 36	15,330 18 <sup>a</sup>	1,791 27
Ocean Marine.....	19,553 35	None.	None.	19,553 35	1,057 88	3,600 29	4,718 17 <sup>a</sup>	14,835 18
Railway Passengers.....	208,220 40	None.	None.	208,220 40	87,123 10	106,095 90	193,819 00 <sup>a</sup>	14,401 40
Ridgely Protective.....	24,757 43	1,278 54	7,076 00	33,741 97	15,927 07	16,037 38	31,964 45 <sup>a</sup>	1,777 52
Travelers Indemnity Co. of Hartford.....	128,393 35	5,807 68	None.	134,201 03	33,160 70	58,025 50	91,186 35 <sup>a</sup>	43,014 68
United Commercial Travelers of America.....	17,514 00	None.	None.	17,514 00	13,125 79	3,363 63	16,489 39 <sup>a</sup>	1,024 61
United States Fidelity and Guaranty.....	305,337 72	13,053 08	None.	318,370 80	76,968 50	158,404 60	235,573 25 <sup>a</sup>	82,797 55
Totals.....	1,442,241 03	61,636 10	18,427 00	1,522,304 13	518,329 41	705,413 65	1,223,743 06 <sup>a</sup>	298,561 07

7 GEORGE V, A. 1917

TABLE showing the net amounts received in Canada by all  
CANADIAN

No.	Companies.	Accident.	Accident and Sickness combined	Auto- mobile (including Fire risk.)	Auto- mobile (excluding Fire risk.)	Burglary.	Employers' Liability.	Guarantee
	<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Acadia.....							
2	Ancient Order of Foresters.....							
3	Boiler Inspection.....							
4	British American Assurance.....							
5	Canada Accident.....	37,023			29,407	963	183,334	4,969
6	Canada Hail.....							
7	Canada Weather.....							
8	*Canadian Surety.....							44,771
9	Casualty Co. of Canada.....							
10	Catholic Mutual Benefit.....							
11	Chartered Trust and Executor.....							
12	Dominion Fire.....							
13	Dominion Gresham.....	26,519			10,665	41,685	10,643	4,102
14	Dominion of Canada G'tee and Acc't.	139,467		6,025	18,734	3,560		32,586
15	*General Accident of Canada.....	56,356	44,601		79,630		90,125	
16	*General Animals.....							
17	Globe Indemnity.....	192,199			38,446	990	124,369	18,028
18	*Guarantee Co. of North America.....							64,716
19	Guardian Accident and G'tee.....	12,962			12,867	3,533	37,098	9,598
20	Hudson Bay.....							
21	Imperial Guarantee and Accident.....	132,511		621	17,807		2,044	39,684
22	Independent Order of Foresters.....							
23	London and Lancashire G'tee and Acc.	66,953			26,515		18,571	17,414
24	Merchants Casualty.....		255,399					
25	Merchants and Employers' G'tee and Accident.....	558	24,146		9,330		58,690	
26	Moose, Grand Lodge of the Loyal Order of.....							
27	Mount Royal Assurance.....							
28	North American Accident.....	22,767			17,226		109,335	
29	Protective Association of Canada.....		144,070					
30	Royal Guardians.....							
31	Western Assurance.....							
32	Woodmen of the World.....							
	Totals.....	737,334	488,216	6,646	260,619	50,746	634,409	235,866

\* This Company also transacts business outside of Canada.

† Including the business of the Canadian Casualty and Boiler Insurance Company which was merged with this Company as at June 30, 1916.

## SESSIONAL PAPER No. 8

## Companies for Premiums other than Fire and Life.

## COMPANIES.

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	
8,024								8,024	1
			135,786		89,537			135,786	2
								89,537	3
99,879		14,951	12,583					99,879	4
108,412								283,430	5
81,360						757		108,412	6
								82,117	7
		1,549						44,771	8
			7,970					1,549	9
								7,970	10
24,598							T. 50	50	11
			15,022					24,598	12
		23,232	101,874					108,645	13
			28,584		33,270			375,475	14
							L.S. 50,692	332,588	15
			131,025					50,692	16
		5,955	7,092					505,055	17
								64,716	18
184		4,407	51,207					89,130	19
			212,307					184	20
		12,071	40,631					248,261	21
								212,307	22
								182,755	23
								256,399	24
		12,180	255						
			3,021					105,169	25
		5,307						3,021	26
		19,927	11,340					5,307	27
			2,460					180,397	28
		18,619	7,146				E. 6,515	144,070	29
								2,460	30
								25,134	31
								7,146	32
322,457	18,619	100,179	768,313		122,807	757	57,257	3,784,255	

E.—Explosion. L.S.—Live Stock. T.—Tide.

7 GEORGE V, A. 1917

TABLE showing the net amounts received in Canada by all  
BRITISH AND FOREIGN

No.	Companies.	Accident.	Accident and Sickness combined.	Auto- mobile (including Fire risk.)	Auto- mobile (excluding Fire risk.)	Burglary.	Employers' Liability.	Guarantee
<i>British and Foreign Companies.</i>								
1	Ætas Insurance.....			15,608				
2	American and Foreign Marine.....							
3	American Central.....							
4	American Lloyds.....							15,514
5	American Surety.....							
6	British Dominions General.....							
7	British and Foreign Marine.....							
8	Connecticut Fire.....							
9	Employers' Liability.....	92,333		1,942	73,152		487,942	80,525
10	Fidelity and Casualty.....	75,939			7,222	19,992	5,672	
11	Fidelity-Phoenix.....							
12	Fireman's Fund.....			10,679				
13	German American Insurance.....							
14	Glen Falls Insurance.....			17,169				
15	Globe and Rutgers Fire.....							
16	Hartford Fire.....			27,667				
17	Hartford Steam Boiler.....			19,305				
18	Home Insurance.....			30,238	1,529			
19	Insurance Co. of North America.....							
20	Insurance Co. of State of Pa.....							
21	International Fidelity.....							6,760
22	Law Union and Rock.....	10,841				-57	33,332	
23	Lloyds Plate Glass.....							
24	London Guarantee and Accident.....	125,460		4,881	30,429		219,376	121,422
25	Loyal Protective.....		92,772					
26	Marine Insurance.....			53,775				
27	Maryland Casualty.....	45,637			10,288	14,305	42,922	50,100
28	National-Ben Franklin.....			6,672				
29	National Fire of Hartford.....							
30	National Provincial Plate Glass.....							
31	National Surety.....							68,148
32	National Union of Pittsburg.....							
33	New York Plate Glass.....							
34	Niagara Fire.....			2,997				
35	Northwestern National.....							
36	Norwich Union Fire.....	16,871		18,659	14,747		20,268	
37	Ocean Accident and Guarantee.....	149,249		5,497	48,282	43	214,517	21,436
38	Ocean Marine.....							
39	Providence Washington.....			13,600	542			
40	Queen Insurance Co. of America.....			49,381	8,059			
41	Railway Passengers.....	56,416			25,081	159	64,930	14,832
42	Ridgely Protective.....		24,787					
43	Royal Exchange.....	11,018		18,723	16,517		8,392	
44	St. Paul Fire and Marine.....			37,871				
45	Scottish Union and National.....			133				
46	Springfield Fire and Marine.....							
47	Travelers Indemnity.....	3,536			35,337	6,974		
48	Travelers Insurance.....	174,691					110,529	
49	Union Assurance Society.....							
50	United Commercial Travelers.....	17,514						
51	United States Fidelity and Guaranty	13,251			13,621	26,611	56,673	184,357
52	Westchester.....							
53	Yokohama.....	5,169			22,104		31,816	
	Totals.....	798,094	117,551	335,298	306,910	67,927	1,295,780	563,144

## SESSIONAL PAPER No. 8

## Companies for premiums other than Fire and Life—Concluded.

## COMPANIES.

Hail.	Inland Trans- portation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	
						1,217		16,825	1
	23,727							23,727	2
17,816						1,335		19,153	3
				13,803				13,803	4
				821				15,514	5
	1,189			171				821	6
55,471								1,360	7
			47,977					55,471	8
		8,299	66,862		24,551			783,871	9
								208,537	10
	7,266					604		604	11
53,496							400	17,945	12
77,577								53,898	13
								94,746	14
168,940	24,776			17,903		3,673	E 56,920	56,920	15
417,388				4,287	2,345			243,048	16
	19,416					19,078		2,345	17
						327		460,556	18
								51,183	19
								327	20
		405	5,867					6,760	21
		63,203						50,388	22
			24,979					53,205	23
	36,210							526,547	24
		8,258	35,012	14,247	17,184			92,772	25
								89,985	26
								237,873	27
								6,672	28
						1,724		1,724	29
		12,386						12,386	30
								68,148	31
						2,036		2,036	32
		15,808						15,808	33
169,307						649		2,997	34
		7,105	11,157					169,956	35
		51,811	62,087					68,907	36
	19,553							532,921	37
								19,553	38
								14,142	39
		23,927	23,605					67,441	40
			6,534					208,220	41
								24,787	42
53,246	9,255					11,112		61,184	43
				84		871		116,484	44
				418		4,781		1,088	45
		2,105	48,261		32,130			5,199	46
	5,963							128,393	47
								285,220	48
		5,366	6,059					5,592	49
90,167								17,514	50
		3,448	2,888				L.S. 25,392	305,338	51
								90,167	52
								90,817	53
1,108,409	146,986	171,123	341,488	51,823	76,210	47,807	82,312	5,510,879	

L.S.—Live Stock. E.—Explosion.

7 GEORGE V, A. 1917

TABLE showing the net amounts paid in Canada by all

No.	Companies.	Accident.	Accident and Sickness combined	Auto-mobile (including Fire risk).	Auto-mobile (excluding Fire risk).	Burglary.	Employers' Liability.	Guarantee
	<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Acadia.....							
2	Ancient Order of Foresters.....							
3	Boiler Inspection.....							
4	British America Assurance.....							
5	Canada Accident.....	18,609			6,313		155,179	1,644
6	Canada Hail.....							
7	Canada Weather.....							
8	Canadian Surety.....							4,982
9	*Casualty Co. of Canada.....							
10	Catholic Mutual Benefit.....							
11	Chartered Trust and Executor.....							
12	Dominion Fire.....							
13	Dominion Gresham.....	11,161			2,398	7,677	5,112	1,148
14	Dominion of Canada G'tee and Acet..	64,564		2,709	2,844	360		10,030
15	†General Accident of Canada.....	20,013	20,551		35,658		43,074	
16	*General Animals.....							
17	Globe Indemnity.....	73,676			9,124	274	73,861	1,015
18	*Guarantee Co. of North America.....							23,444
19	Guardian Accident and Guarantee.....	5,049			978	2,953	19,837	8,167
20	Hudson Bay.....							
21	Imperial Guarantee and Accident.....	46,152			7,056			7,982
22	*Independent Order of Foresters.....							
23	*London and Lancashire Guarantee and Accident.....	28,835			8,492		8,578	4,045
24	Merchants Casualty.....		103,948					
25	Merchants' and Employers' G'tee and Accident.....		9,288		1,199		38,791	
26	Moose, Grand Lodge of the Loyal Order of.....							
27	Mount Royal Assurance.....							
28	North American Accident.....	4,301			2,214		55,614	
29	Protective Association of Canada.....		83,797					
30	Royal Guardians.....							
31	*Western Assurance.....							
32	Woodmen of the World.....							
	Totals.....	274,360	217,584	2,709	76,276	11,264	400,046	59,457

\*This Company also transacts business outside of Canada.

†Including the business of the Canadian Casualty and Boiler Insurance Company which was merged with this company as at June 30, 1916.

## SESSIONAL PAPER No. 8

## Companies for losses other than Fire and Life.

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	
50,778								50,778	1
			93,580					93,580	2
					712			712	3
121,694								121,694	4
		12,147	6,799					200,691	5
106,309								106,309	6
53,118						3,018		56,136	7
								4,982	8
		227						227	9
			7,724					7,724	10
							T. None.	None.	11
20,614								20,614	12
			6,787					24,283	13
		10,312	51,379					142,198	14
			19,499		2,515			141,310	15
							L.S. 28,629	28,629	16
			84,678					244,628	17
		2,307	3,463					23,444	18
1,002								39,846	19
		1,876	30,156					1,002	20
			196,947					93,222	21
								196,947	22
		6,222	25,320					81,492	23
								103,948	24
		1,558	197					51,033	25
			1,404					1,404	26
		2,634						2,634	27
		9,678	3,744					75,551	28
			1,599					83,797	29
	15,687							1,599	30
			5,149				E. None.	15,687	31
								5,149	32
353,515	15,687	47,051	538,427		3,227	3,018	28,629	2,031,296	

L.S.—Live Stock. E.—Explosion. T.—Title.

7 GEORGE V, A. 1917

TABLE showing the net amounts paid in Canada by all

No.	Companies.	Accident.	Accident and Sickness combined	Auto-mobile (including Fire risk).	Auto-mobile (excluding Fire risk).	Burglary.	Employers' Liability.	Guarantee
	<i>British and Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Ætna Insurance.....			3,478				
2	American and Foreign Marine.....							
3	American Central.....							
4	American Lloyds.....							
5	American Surety.....							-222
6	British Dominions General.....							
7	British and Foreign Marine.....							
8	Connecticut Fire.....							
9	Employers' Liability.....			2,478	24,920		264,783	14,930
10	Fidelity and Casualty.....	24,081			1,903	3,193	221	
11	Fidelity-Phoenix.....							
12	Fireman's Fund.....			2,696				
13	German American Insurance.....			9,876				
14	Glens Falls Insurance.....			8,634				
15	Globe and Rutgers Fire.....							
16	Hartford Fire.....			4,715				
17	Hartford Steam Boiler.....							
18	Home Insurance.....			9,920	531			
19	Insurance Co. of North America.....							
20	Insurance Co. of State of Pa.....							
21	International Fidelity.....							1,547
22	Law Union and Rock.....	1,904					14,219	
23	Lloyds Plate Glass.....							
24	London Guarantee and Accident.....	54,082		1,483	6,205		138,663	6,741
25	Loyal Protective.....		59,930					
26	Marine Insurance.....			21,953				
27	Maryland Casualty.....	29,068			4,237	679	31,068	1,262
28	National-Ben Franklin.....			2,757				
29	National Fire of Hartford.....							
30	National Provincial Plate Glass.....							
31	National Surety.....							13,719
32	National Union of Pittsburgh.....							
33	New York Plate Glass.....			2,442				
34	Niagara Fire.....							
35	Northwestern National.....				2,676			
36	Norwich Union Fire.....	3,301		4,227	2,676		6,268	
37	Ocean Accident and Guarantee.....	65,016		2,420	18,467		141,929	14,771
38	Ocean Marine.....							
39	Providence Washington.....			8,102				
40	Queen Insurance Co. of America.....			27,449	3,741			
41	Railway Passengers.....	30,621			5,261		28,756	2,365
42	Ridgely Protective.....		15,927					
43	Royal Exchange.....	4,930		4,268	4,566		6,023	
44	St. Paul Fire and Marine.....			20,372				
45	Scottish Union and National.....							
46	Springfield Fire and Marine.....							
47	Travelers Indemnity.....	845			8,986	15		
48	Travelers Insurance.....	75,590					72,045	
49	Union Assurance Society.....							
50	United Commercial Travelers.....	13,126						
51	United States Fidelity and Guaranty.....	6,369			4,178	196	17,914	41,907
52	Westchester.....							
53	Yorkshire.....	1,505			4,522		13,711	
	Totals.....	350,089	75,857	135,065	91,048	4,083	733,607	96,920

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Companies for losses other than Fire and Life—*Concluded.*

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	
.....	218	.....	.....	.....	.....	58	.....	3,536	1
49,946	.....	.....	.....	.....	.....	1,389	.....	218	2
.....	.....	.....	.....	7,950	.....	.....	.....	51,336	3
.....	.....	.....	.....	127	.....	.....	.....	7,950	4
.....	236	.....	.....	2,827	.....	.....	.....	222	5
49,628	.....	.....	.....	.....	.....	.....	.....	127	6
.....	.....	.....	26,061	.....	.....	.....	.....	3,083	7
.....	.....	5,103	39,291	.....	1,447	.....	.....	49,628	8
.....	.....	.....	.....	.....	.....	.....	.....	372,740	9
.....	1,237	.....	.....	.....	.....	42	.....	75,241	10
60,442	.....	.....	.....	.....	.....	.....	.....	33	11
75,647	.....	.....	.....	.....	.....	.....	.....	3,933	12
.....	.....	.....	.....	.....	.....	.....	.....	60,484	13
198,622	24,245	.....	.....	6,556	.....	2,558	E. None.	84,281	14
469,725	.....	.....	.....	2,471	None.	.....	.....	None.	15
.....	27,403	.....	.....	.....	.....	6,466	.....	235,696	16
.....	.....	.....	.....	.....	.....	.....	.....	None.	17
.....	.....	.....	.....	.....	.....	177	.....	488,338	18
.....	.....	.....	.....	.....	.....	.....	.....	37,913	19
.....	.....	.....	.....	.....	.....	.....	.....	177	20
.....	.....	120	.....	2,685	.....	.....	.....	1,547	21
.....	27,467	.....	.....	.....	.....	.....	.....	18,078	22
.....	.....	.....	15,670	.....	.....	.....	.....	27,467	23
.....	.....	.....	.....	.....	.....	.....	.....	222,546	24
.....	759	.....	.....	.....	.....	.....	.....	59,930	25
.....	3,000	.....	18,581	6,822	19	.....	.....	22,712	26
.....	.....	.....	.....	.....	.....	.....	.....	94,736	27
.....	.....	.....	.....	.....	.....	82	.....	2,757	28
.....	7,459	.....	.....	.....	.....	.....	.....	82	29
.....	.....	.....	.....	.....	.....	.....	.....	7,459	30
.....	.....	.....	.....	.....	.....	.....	.....	13,719	31
.....	.....	.....	.....	.....	.....	237	.....	237	32
.....	7,788	.....	.....	.....	.....	.....	.....	7,788	33
172,543	.....	.....	.....	.....	.....	60	.....	2,502	34
.....	.....	.....	.....	.....	.....	40	.....	172,583	35
.....	3,017	.....	6,816	.....	.....	.....	.....	23,295	36
.....	13,048	.....	29,853	.....	.....	.....	.....	283,504	37
.....	1,058	.....	.....	.....	.....	.....	.....	1,058	38
.....	.....	.....	.....	.....	.....	.....	.....	6,950	39
.....	.....	.....	.....	.....	.....	.....	.....	31,190	40
.....	6,283	.....	13,937	.....	.....	.....	.....	87,123	41
.....	.....	.....	.....	.....	.....	.....	.....	15,927	42
.....	.....	.....	.....	2,112	.....	.....	.....	20,902	43
87,503	8,566	.....	.....	.....	.....	.....	.....	6,985	44
.....	.....	.....	.....	.....	.....	.....	.....	118,405	45
.....	.....	.....	.....	.....	.....	.....	.....	None.	46
.....	.....	.....	.....	.....	.....	1,105	.....	1,105	47
.....	140	.....	22,484	.....	691	.....	.....	33,161	48
.....	.....	.....	.....	.....	.....	.....	.....	147,635	49
.....	211	.....	.....	.....	.....	.....	.....	211	50
.....	.....	.....	.....	.....	.....	.....	.....	13,126	51
.....	2,623	.....	3,762	.....	.....	.....	.....	76,969	52
84,510	.....	.....	1,161	.....	.....	.....	.....	84,510	53
.....	.....	.....	.....	.....	.....	.....	L.S. 23,196	46,292	54
1,248,566	59,008	78,245	182,403	25,753	2,157	19,215	23,196	3,125,207	

L.S.—Live Stock. E.—Explosion.

## ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR THE YEAR, 1916.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Registered.	Registered.
	\$		\$		\$	\$	\$	\$	\$
Canada Accident.....	37,023	.....	13,738,749	.....	8,930,049	16,816	18,009	7,470	None.
Dominion of Can.....	26,518	.....	8,999,001	.....	3,676,393	10,311	11,161	2,245	None.
Employers' Liability.....	189,467	3,783	38,745,083	.....	27,680,983	66,895	64,564	31,006	None.
Fidelity and Casualty Co.....	92,333	16,313	20,300,801	.....	16,908,896	36,071	39,571	10,250	1,250
General Accident of Canada.....	75,939	5,050	29,845,674	.....	23,774,138	23,006	24,081	4,500	None.
Globe Indemnity Co. of Can.....	56,356	5,478	14,138,475	.....	8,366,625	17,568	20,013	4,235	None.
Guardian Accident and Guarantee.....	192,199	26,417	43,813,359	.....	35,732,576	89,310	75,670	24,944	None.
Imperial Guarantee and Accident.....	12,082	1,404	4,372,033	.....	2,231,634	5,312	5,049	3,174	None.
Law Union and Rock.....	10,841	10,244	21,239,557	.....	17,619,757	55,220	46,152	14,300	6,000
London Guarantee and Accident.....	125,460	865	3,198,289	.....	2,578,399	1,713	1,904	617	None.
London and Lancashire Gtee. and Acct.....	60,933	5,278	15,228,950	.....	14,664,950	63,431	54,082	17,610	None.
Maryland Casualty.....	45,657	6,185	15,706,700	.....	13,028,100	33,624	28,835	11,000	None.
Merchants' and Employees' Gtee. and Acct.....	558	3,550	15,088,180	.....	11,803,480	33,047	29,063	12,575	None.
North American Accident.....	22,767	49	225,509	.....	65,300	None.	None.	None.	None.
Norwich Union Fire.....	16,971	1,751	5,301,151	.....	3,996,815	4,464	4,301	750	None.
Ocean Accident and Guarantee.....	149,248	.....	5,386,050	.....	3,500,050	3,567	3,301	588	None.
Railway Passengers.....	56,416	.....	26,362,616	.....	24,574,060	70,915	65,016	22,838	1,000
Royal Exchange.....	11,018	4,071	11,617,350	.....	8,938,150	35,568	30,621	7,158	600
Travelers Indem. Co. of Hartford.....	3,586	502	2,767,350	.....	1,745,900	5,185	4,990	410	None.
Travelers Ind. Co. of Hartford.....	174,091	12,112	66,227,681	.....	930,255	994	845	180	None.
United Commercial Travelers.....	17,514	196	990,000	.....	43,571,170	70,441	75,590	6,283	415
United States Fidelity and Guaranty.....	13,251	.....	3,759,100	.....	7,645,000	13,126	13,126	2,186	None.
Yorkshire.....	5,169	.....	1,197,250	.....	3,473,300	-2,236	6,389	250	None.
Totals.....	1,535,428	.....	369,705,904	.....	280,489,532	652,253	624,449	185,118	9,265

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## ABSTRACT OF COMBINED PERSONAL ACCIDENT AND SICKNESS INSURANCE IN CANADA FOR THE YEAR 1916.

General Accident of Can.....	44,401	5,557	1,965,355	490	209,200	24,837	20,551	4,286	None.
Loyal Protective.....	92,772	2,148	..	5,835	..	61,311	59,930	14,989	None.
Merchants Casualty.....	235,399	30,829	11,283,414	28,512	10,435,392	111,870	103,948	20,000	None.
Merchants' and Employers' Gtee. and Acc't.....	24,146	2,434	..	2,378	1,002,615	10,742	9,288	1,938	300
Protective Association.....	144,070	11,516	6,758,000	11,516	5,758,000	83,886	83,797	11,877	None.
Ridgely Protective.....	24,787	..	..	2,254	..	17,253	15,927	4,519	None.
<b>Total.....</b>	<b>585,775</b>	<b>..</b>	<b>..</b>	<b>50,885</b>	<b>..</b>	<b>300,905</b>	<b>293,441</b>	<b>57,049</b>	<b>300</b>

## ABSTRACT OF AUTOMOBILE (INCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR 1916.

Etna Insurance Co.....	15,008	..	910,508	..	733,006	3,837	3,478	809	None.
Dominion of Can. Guarantee and Acc't.....	6,025	685	705,579	..	376,025	2,709	2,709	None.	None.
Employers Liability Assurance Corporation.....	1,942	..	594,850	007	527,200	2,735	2,475	250	None.
Fireman's Fund.....	10,079	..	583,259	..	378,515	305	2,696	100	None.
Gleason Falls.....	17,169	..	1,110,194	..	762,917	11,802	8,694	3,360	None.
Hardford Fire.....	27,067	..	3,453,297	..	1,290,154	8,095	4,715	3,380	None.
Home Insurance Co.....	19,806	2,027	1,502,659	1,079	219,201	7,119	9,676	368	None.
Impertial Guarantee and Acc't.....	621	66	57,226	66	57,226	None.	None.	None.	None.
Insurance Co. of North America.....	30,238	..	2,012,003	..	1,178,851	9,610	9,920	1,254	None.
London Guarantee and Accident.....	4,881	644	531,263	571	238,147	1,808	1,483	425	None.
Marine Insurance Co.....	53,775	..	2,791,896	..	2,003,179	23,253	21,993	3,900	None.
National-Ben Franklin.....	6,072	..	584,403	..	333,463	2,978	2,757	220	None.
Niagara Fire.....	2,097	..	206,825	..	175,835	942	2,442	None.	None.
Norwich Union Fire.....	18,459	..	1,313,052	..	1,004,910	5,178	4,227	950	None.
Ocean Accident and Guarantee.....	8,497	..	465,552	..	249,333	5,258	2,420	2,838	None.
Providences Washington.....	13,600	..	1,183,016	..	568,544	7,008	6,102	966	None.
Queen of America.....	49,381	..	2,815,970	..	2,244,132	27,094	27,449	1,265	None.
Royal Exchange.....	18,723	1,068	1,032,353	925	920,723	4,256	4,266	None.	None.
St. Paul Fire and Marine.....	37,871	..	2,526,591	..	1,902,300	17,218	20,372	1,904	None.
Scottish Union and National.....	133	37	17,350	37	17,350	83	None.	83	None.
<b>Totals.....</b>	<b>341,944</b>	<b>..</b>	<b>24,457,831</b>	<b>..</b>	<b>15,372,341</b>	<b>141,438</b>	<b>137,774</b>	<b>22,081</b>	<b>None.</b>

ABSTRACT OF AUTOMOBILE (EXCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR 1916.

Companies.	Premiums for the Year.	Number of Policies Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.		Unsettled Claims.
							Not Registered.	Registered.	
Canada Accident.....	\$ 29,407	.....	\$ 5,880,000	.....	\$ 4,100,000	\$ 7,432	\$ 6,313	\$ 1,953	\$ None.
Dominion Gresham.....	10,665	323	.....	275	.....	3,993	2,398	1,910	None.
Dominion of Canada Gtee. and Acct.....	18,734	692	.....	318	.....	3,324	2,844	470	None.
Employers' Liability.....	73,152	.....	17,126,000	.....	13,581,000	35,602	24,920	5,332	5,440
Fidelity and Casualty.....	7,922	222	2,947,000	142	1,478,500	2,880	1,905	975	None.
General Accident of Canada.....	79,650	2,514	.....	1,775	.....	21,650	35,658	7,447	None.
Globe Indemnity Co. of Can.....	38,446	2,704	3,297,115	2,536	2,457,145	12,755	9,124	5,880	None.
Guarantee Accident and Guarantees Co.....	12,867	.....	928,000	248	908,800	3,953	7,053	2,925	None.
Imperial Guarantee and Acct.....	17,807	273	103,745	402	91,045	6,321	3,315	1,315	None.
Insurance Co. of North America.....	30,429	532	5,320,000	519	4,020,000	5,600	6,205	2,375	None.
London and Lancashire Gtee. and Acct.....	26,515	808	2,600,000	230	2,300,000	2,032	8,492	2,700	None.
Maryland Casualty.....	10,283	260	2,840,000	128	1,280,000	2,446	1,199	646	725
Merchants' and Employers' Gtee. and Acct.....	9,330	184	2,825,000	227	2,270,000	3,706	2,214	2,316	None.
North American Accident.....	17,228	357	3,625,035	.....	2,489,785	2,826	2,676	160	None.
Norwich Union Fire.....	14,747	.....	7,051,215	.....	7,051,215	7,367	18,467	None.	None.
Ocean Accident and Guarantees.....	48,282	.....	30,290	848	26,250	848	.....	.....	None.
Providence Washington.....	542	.....	142,000	.....	112,000	4,251	3,741	510	None.
Queen Insurance Co. of America.....	8,059	.....	4,440,000	444	4,440,000	9,086	5,251	6,400	None.
Railway Passengers.....	25,081	463	2,830,000	233	2,330,000	4,903	4,566	1,088	None.
Royal Exchange.....	16,517	289	10,538,000	690	7,590,000	15,243	8,986	30,605	None.
Travelers Indemnity Co. of Hartford.....	25,337	958	563,110	.....	491,062	2,733	4,178	800	None.
United States Fidelity and Guaranty.....	13,621	.....	713,000	300	453,000	6,025	4,522	3,134	None.
Yorkshire.....	22,104	650	.....	.....	.....	.....	.....	.....	None.
Totals.....	567,559	.....	.....	.....	.....	174,675	167,319	79,507	6,365

ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1916.

Canada Accident.....	963	179,683	.....	127,683	None.	None.
Dominion Greaham.....	41,895	3,118	.....	5,343,491	7,704	2,445
Dominion of Can. Gtee. and Acct..	3,560	3,569,685	246	423,325	340	None.
Fidelity and Casualty Co.....	19,992	1,453	3,505	2,392,770	2,681	889
Globe Indemnity Co. of Can.....	190	106	38	320,200	274	None.

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ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1916.									
Guardian Accident and Guarantee.....	3,638	701	829,650	577	720,784	2,183	2,953	None.	None.
Law Union and Rock.....	—57	None.	76,100	12	20,100	None.	None.	None.	None.
London Guarantee and Accident.....	None.	680	None.	None.	None.	None.	None.	None.	None.
Maryland Casualty.....	14,205	None.	2,835,300	757	3,048,218	461	679	101	None.
Ontario Accident and Guarantee.....	43	26	3,500	26	3,500	None.	None.	None.	None.
Railway Passengers.....	159	406	29,450	377	29,450	15	15	None.	None.
Travelers Indemnity Co. of Hartford.....	6,974	406	12,414,644	377	11,069,230	8,471	196	8,300	None.
United States Fidelity and Guaranty.....	26,611	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	118,673	.....	.....	.....	.....	22,107	15,347	11,735	None.
ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1916.									
Canada Accident.....	183,534	.....	6,573,333	.....	4,559,000	148,431	155,179	66,190	None.
Demition Oresham.....	10,643	255	20,206,333	164	17,847,167	7,902	5,112	4,520	None.
Employers' Liability.....	487,942	167	1,754,000	436	1,701,500	269,783	264,783	155,000	None.
Fidelity and Casualty.....	5,672	876	7,857,000	789	6,983,000	994	221	773	None.
General Accident of Canada.....	90,135	591	3,629,000	529	3,004,000	46,631	43,074	28,439	9,000
Globe Indemnity Co. of Canada.....	124,369	.....	.....	.....	.....	77,510	73,861	57,401	2,000
Guardian Accident and Guarantee.....	37,018	.....	.....	.....	.....	21,529	19,837	12,460	None.
Imperial Guarantee and Accident.....	2,044	25	98,500	40	173,500	None.	None.	None.	None.
Law Union & Rock.....	33,332	372	5,520,000	.....	.....	14,336	14,219	14,117	None.
London Guarantee and Accident.....	219,376	553	.....	606	6,060,000	147,299	138,055	75,235	None.
London and Lancashire Gtee. and Acc't.....	18,571	539	.....	441	.....	7,432	8,578	5,000	None.
Maryland Casualty.....	42,922	436	4,360,000	370	1,730,500	26,421	31,068	11,713	None.
Merchants' and Employers' Gtee. and Acc't.....	58,699	663	6,040,000	564	5,670,000	34,739	38,791	4,266	2,187
North American Accident.....	109,383	477	4,835,000	509	5,170,000	81,345	55,614	46,690	2,000
Norwich Union Fire.....	20,208	.....	2,426,666	.....	1,620,000	4,181	5,298	3,725	None.
Ocean Accident and Gtee.....	214,517	.....	8,805,616	.....	9,315,616	99,322	141,929	69,133	None.
Railway Passengers.....	64,950	381	3,810,000	365	3,650,000	33,784	28,756	15,106	None.
Royal Exchange.....	8,392	99	990,000	95	950,000	5,403	5,028	1,775	None.
Travelers Ins. Co. of Hartford.....	110,529	742	5,669,000	567	4,206,000	83,765	72,045	62,239	None.
United States Fidelity and Guaranty.....	56,073	.....	700,722	.....	640,412	17,914	17,914	8,200	500
Yorkshire.....	31,816	178	1,780,000	117	1,210,000	17,366	13,711	8,040	None.
Totals.....	1,930,198	.....	.....	.....	.....	1,144,937	1,133,653	650,022	15,687

## ABSTRACT OF EXPLOSION INSURANCE IN CANADA FOR THE YEAR 1916.

Globe and Rutgers.....	56,920	.....	13,714,653	.....	9,804,653	None.	None.	None.	None.
Western.....	6,515	.....	3,355,000	.....	771,000	None.	None.	None.	None.
Totals.....	63,435	.....	17,069,653	.....	10,580,653	None.	None.	None.	None.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1916.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Registered.	Registered.
	\$		\$		\$	\$	\$	\$	\$
American Surety Co.....	15,514	3,177	6,985,167	2,653	3,769,354	25,717	-222	660	30,821
Canada Accident.....	4,969		950,418		658,068	1,369	1,644	625	None.
Canadian Surety.....	44,771	5,543	15,095,263		10,599,910	5,216	4,982	4,107	2,010
Dominion Gresham.....	4,102	376	1,722,413	260	1,127,923	3,233	1,148	2,385	None.
Dominion of Canada Guarantee and Accident.....	32,586	2,425	13,465,494	1,737	7,788,859	12,944	10,030	16,402	None.
Employers' Liability.....	80,525		29,326,550		21,570,056	83,173	14,930	102,125	2,875
Globe Indemnity Co. of Canada.....	18,026	222	33,236,453	214	2,020,406	5,249	1,015	4,234	None.
Guardian Co. of North America.....	64,710		33,236,453		24,721,400	14,872	23,444	3,754	10,000
Guardian Accident and Guarantee.....	9,698	1,121	4,423,136	341	2,970,625	502	7,982	4,439	None.
Imperial Guarantee and Accident.....	39,684	1,254	11,893,351	1,177	10,615,056	10,987	1,567	2,075	3,500
International Fidelity.....	6,760	1,264	4,652,600	1,177	599,000	3,323	1,547	2,000	None.
London Guarantee and Accident.....	121,422	3,868	37,023,497	3,864	35,535,547	48,506	6,741	24,441	25,000
London and Lancashire Guarantee & Accident.....	17,414	1,292	3,786,889	1,064	4,392,550	2,221	4,045	12,800	None.
Maryland Casualty.....	50,100	438	2,862,907	413	2,392,034	3,877	1,252	10,383	None.
National Surety Co.....	68,148	881	12,712,320	819	12,262,399	11,737	13,719	12,325	None.
Ocean Accident and Guarantee.....	21,436		7,963,075		5,976,302	11,451	14,771	350	None.
Railway Passengers.....	14,882	389	3,705,190	305	3,754,940	2,150	2,265	None.	20,000
United States Fidelity and Guaranty.....	184,357		33,897,779		31,297,999	74,056	41,907	88,812	10,000
Totals.....	790,010		221,230,048		181,968,018	319,983	156,377	252,114	104,206

CANADIAN SURETY COMPANY.

In Canada.....	44,771	5,543	15,095,263	4,868	10,599,910	5,216	4,982	4,107	2,010
In other Countries.....	18,048	788	4,545,491	614	3,321,252	193	193	None.	None.
Totals.....	62,819	6,331	19,640,754	5,482	13,921,162	5,409	5,175	4,107	2010

GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	64,710		33,236,453		24,721,400	14,872	23,444	3,754	10,000
In other Countries.....	199,163		105,804,040		78,847,021	41,641	40,620	17,184	None.
Totals.....	263,879		139,041,093		103,568,421	56,513	64,064	20,938	10,000

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## ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1916.

Acadia Fire.....	8,024	539,263	None.	16,907	50,778	None.	None.
American Central.....	17,818	332,729	None.	50,153	49,946	None.	None.
British America.....	99,879	2,044,313	None.	113,862	121,694	None.	None.
Canada Hail.....	108,412	2,279,749	None.	106,407	105,309	None.	None.
Canada Weather.....	81,360	1,351	None.	52,926	53,118	None.	371
Connecticut Fire.....	55,471	1,061,580	None.	46,665	49,628	None.	None.
Dominion Fire.....	24,598	1,148,399	None.	18,938	20,614	None.	None.
German American.....	53,498	874,890	None.	60,442	60,442	None.	None.
Gleason Falls.....	77,577	1,251,105	None.	75,647	75,647	None.	None.
Hartford Fire.....	108,940	1,448,082	None.	198,622	198,622	None.	None.
Home Insurance Co.....	417,355	6,274,552	None.	480,802	469,725	None.	11,077
Hudson Bay.....	169,307	None.	None.	1,002	1,002	None.	None.
Northwestern National.....	58,946	2,554,698	None.	172,418	172,543	None.	None.
St. Paul Fire and Marine.....	90,167	2,970,175	None.	87,503	87,503	None.	None.
Westchester.....		1,510,615	None.	84,778	84,510	None.	None.
Totals.....	1,430,866	23,007,636	49	1,570,033	1,602,081	11,648	371

## ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1916.

American and Foreign Marine.....	23,727	156,875,162	.....	1,659	218	None.	None.
British and Foreign Marine.....	1,189	618,522	.....	60,730	256	None.	None.
Fireman's Fund.....	7,986	2,633,457	.....	214,154	1,237	None.	None.
Hartford Fire.....	24,776	.....	None.	None.	24,245	None.	None.
Insurance Co. of North America.....	19,416	10,742,796	.....	151,268	27,462	None.	None.
Marine Insurance Co.....	36,210	168,633,230	.....	None.	759	None.	None.
Ocean Marine.....	19,553	9,743,446	.....	None.	1,008	None.	None.
Queen Insurance Co. of America.....	1	1,072	.....	None.	None.	None.	None.
St. Paul Fire and Marine.....	9,255	3,174,540	.....	1,017,229	3,562	None.	326
Union Assurance Society.....	5,693	23,536,927	.....	None.	211	None.	None.
Western.....	18,619	20,962,141	.....	991,151	17,817	None.	2,130
Totals.....	165,605	.....	.....	2,436,191	48,274	2,456	None.

## ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1916.

General Animals.....	50,892	2,321	1,234,716	1,920	30,574	28,629	1,407
Yorkshire.....	26,892	726	518,194	464	21,622	23,196	3,518
Totals.....	76,084	3,047	1,752,910	2,084	52,196	51,825	4,925
							3,000

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

	Premiums for the Year.	Number of Policies Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during Year.	Claims Paid.	Unsettled Claims.
In Canada.....	50,692 310	2,321 21	1,234,716 21,308	1,630 4	545,134 802	30,574 None.	28,629 None.	1,407 None.
In other Countries.....								3,000 None.
Totals.....	51,002	2,342	1,255,084	1,624	545,936	30,574	28,629	1,407 3,000

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1916.

Companies.	Premiums for the Year.	Number of Policies Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during Year.	Claims Paid.	Unsettled Claims.
Canada Accident.....	14,951					12,814	12,147	1,267 None.
Casualty Co. of Canada.....	1,549					227	227	None.
Dominion of Can. Guarantee and Accident.....	23,232	1,692		2,270		11,353	10,312	1,650 None.
Fidelity and Casualty Co.....	8,299	742	504,550	2,405	458,101	5,703	5,103	749 None.
Guardian Accident and Guarantee.....	5,955	591		450		2,481	2,397	284 None.
Imperial Guarantee and Accident.....	4,407	320		357		1,781	1,576	100 None.
Imperial Underwriters.....	None	None.	None.	None.	None.	None.	None.	189 None.
Law Union and Rock.....	53,405	100		85		28,567	27,467	3,100 None.
Lloyds Plate Glass.....	12,671	1,448		1,468		6,588	6,222	1,000 None.
London and Lancashire Guarantee and Accident.....	8,258	351		460		3,251	3,060	404 None.
Merchants and Employers' Guarantee and Accident.....	12,180	696		738		2,620	1,538	1,062 None.
Mount Royal.....	5,307					2,634	2,634	None.
National Provincial Plate Glass.....	12,336					7,251	7,499	46 None.
New York Plate Glass.....	15,808					7,707	7,788	1,086 None.
North American Accident.....	19,927	923		1,930		10,575	9,678	2,059 None.
Norwich Union Fire.....	7,105					2,855	3,017	130 None.
Ocean Accident and Guarantee.....	31,811					13,459	13,048	635 None.
Railway Passengers.....	22,927	753		980		6,398	6,283	862 None.
Travelers Indemnity Co. of Hartford.....	2,105	137		135		230	140	96 None.
United States Fidelity and Guaranty.....	5,306					2,473	2,623	130 None.
Yorkshire.....	3,448	286		211		2,319	2,197	215 None.
Totals.....	271,302					131,502	125,266	15,134 None.

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ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1916.

*Ancient Order of Foresters.....	135,786				93,580	None.
Canada Accident.....	12,583				7,793	2,454
Catholic Mutual Benefit Association.....	7,970	48			7,724	None.
Dominion of Canada Guarantee and Accident....	101,874	14,282		2,348	51,379	14,619
Dominion Greban.....	15,022	2,354		12,163	7,457	1,345
Employers' Liability.....	47,977			1,774	25,561	5,500
Fidelity and Casualty Co.....	66,862	3,891		4,507,720	38,716	9,000
General Accident Co. of Can.....	28,584	1,903		3,658,345	19,499	1,284
Globe Indemnity Co. of Can.....	131,025	20,958			90,374	18,292
Guardian Accident and Guarantee.....	7,002				3,301	697
Imperial Guarantee and Accident.....	51,207	7,230		7,075	29,900	6,456
*Independent Order of Foresters.....	212,307	2,202		35,279	188,794	5,685
Law Union and Reek.....	5,867	592		1,264	2,685	798
London Guarantee and Accident.....	24,979				15,670	3,495
London and Lancashire Guarantee and Accident..	40,631	4,828		3,864	28,758	8,000
Maryland Casualty.....	35,012				21,245	4,154
Merchants' and Employers' Guarantees and Acct..	365	28		28	197	None.
Moore, Grand Lodge of the Loyal Order.....	3,021				1,404	None.
North American Accident.....	11,340	720		754	4,020	1,271
Norwich Union Fire.....	11,157				6,836	1,045
Ocean Accident and Guarantee.....	62,087				33,671	8,033
Railway Passengers.....	23,805				13,227	3,555
Royal Exchange.....	6,534	687		513	2,112	574
Royal Guardians.....	2,460			470	1,630	61
Travelers Indemnity Co., Hartford.....	48,201	4,319		3,187	22,406	2,861
United States Fidelity and Guaranty.....	6,059				3,022	350
*Woodmen of The World.....	7,146	244		1,151	5,464	315
Yorkshire.....	2,888	239		193	1,314	188
Totals.....	1,100,801				719,195	99,892
					720,630	None.

## ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1916.

American Lloyds.....	13,803	259	2,175,923	315	3,108,983	10,072	7,050	2,558	None.
British Dominions General.....	821	125	125,250	.....	294,100	127	127	None.	None.
British and Foreign Marine.....	171	7	54,500	8	82,500	2,827	2,827	None.	None.
Hartford Fire.....	17,992	.....	3,018,023	.....	4,887,751	5,666	5,556	372	None.
Home Insurance Co.....	4,287	.....	740,503	.....	856,003	2,471	2,471	None.	None.
Maryland Casualty.....	14,247	305	2,262,450	.....	3,642,833	8,355	6,822	2,195	None.
Scottish Union and National.....	84	4	57,292	4	57,292	None.	None.	None.	None.
Springfield Fire and Marine.....	418	.....	210,000	.....	205,500	None.	None.	None.	None.
Totals.....	51,823	.....	8,633,941	.....	13,084,902	29,548	25,753	5,125	None.

\*Including Funeral Benefits.

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1916.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Registered.	Registered.
Boiler Inspection and Ins. Co.....	\$ 89,537	887	11,024,333	2,549	26,833,165	\$ 901	\$ 712	\$ 312	None.
Fidelity and Casualty Co.....	24,551	223	6,754,000	687	11,044,062	1,315	1,447	None.	None.
General Accident Co. of Canada.....	38,270	512	4,776,331	1,175	12,251,370	2,715	2,515	600	None.
Hardford Steam Boiler.....	2,345					None.	None.	None.	None.
Maryland Casualty Co.....	17,184	149	1,790,433	253	5,121,733	9	19	None.	None.
Travelers Indemnity Co., Hardford.....	32,130	335	4,225,100	617	8,456,600	776	691	85	None.
Totals.....	199,017					5,716	5,384	997	None..

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1916.

Chartered Trust and Executor Co.....	50					None.	None.	None.	None.
Totals.....	50					None.	None.	None.	None.

ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1916.

Ætna Insurance Co.....	1,217		367,975		594,031	58	58	None.	None.
American Central.....	1,325		437,325		463,990	1,389	1,389	None.	None.
Canada Weather.....	757		108,075	79	172,592	3,710	3,018	None.	698
Fidelity-Phenix.....	694	78	345,450		686,355	33	33	None.	None.
German-American.....	400		226,500		279,400	42	279	None.	None.
Hardford Fire.....	3,673		1,065,820		2,835,982	2,562	2,553	None.	None.
Home Insurance Co.....	19,078	2,855	4,682,752	2,928	9,027,597	7,289	6,466	831	None.
Insurance Co. of States of Pa.....	327		83,900		71,300	177	177	None.	None.
National Fire of Hartford.....	1,734		446,286		478,846	82	82	None.	None.
National Union of Pittsburgh.....	2,036		437,850		635,100	237	237	None.	None.
Niagara Fire.....	None.		None.		7,940	60	60	None.	None.
Northwestern National.....	649		120,150		259,150	40	40	None.	None.
St. Paul Fire and Marine.....	11,112		2,190,368		3,238,224	7,249	6,968	281	None.
Scottish Union and National.....	871	30	222,500	59	285,940	None.	None.	None.	None.
Springfield Fire and Marine.....	4,731		1,851,175		2,009,451	1,089	1,105	None.	None.
Totals.....	48,564		12,761,316		21,157,448	24,023	22,233	1,166	698

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ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, etc., business transacted by Companies which transact more than one class of business of casualty insurance.

## THE CANADA WEATHER INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.		Remarks.
								Not Registered.	Registered.	
Hail.....	\$ 81,360	1,351	1,031,530	49	46,065	52,925	\$ 53,118	\$	\$	Total business December 31, 1916.
Tornado.....	757	78	108,075	79	172,592	3,716	3,018	None.	None.	
Totals.....	82,117	1,429	1,229,655	128	219,257	56,642	56,136	None.	1,060	

## DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident.....	26,518	3,783	8,929,001	2,320	3,076,363	10,311	11,161	2,245	None.	Total business December 31, 1916.
Automobile.....	10,665	323	.....	275	.....	3,993	2,388	1,910	None.	
Burglary.....	41,695	3,118	5,343,491	2,634	4,460,409	7,764	7,677	2,445	None.	
Employers' Liability.....	255	.....	.....	164	.....	7,992	5,112	4,520	None.	
Guarantee.....	4,102	376	.....	200	1,127,923	3,233	1,148	2,385	None.	
Sickness.....	15,022	2,394	1,722,413	1,774	.....	7,457	6,787	1,345	None.	
Totals.....	108,645	10,249	.....	7,427	.....	40,720	34,283	14,850	None.	

## GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Accident.....	57,114	5,009	14,317,225	3,031	8,496,375	18,071	23,032	5,484	None.	Total business December 31, 1916.
Accident and Sickness combined.....	44,601	5,557	1,965,355	490	200,200	24,837	20,651	4,266	None.	
Automobile.....	82,397	3,635	.....	2,593	.....	21,050	36,658	7,447	None.	
Employers' Liability.....	100,434	1,403	12,547,000	1,171	10,330,500	50,582	43,025	37,439	9,000	
Sickness.....	28,775	3,321	.....	1,683	.....	16,739	14,536	1,264	None.	
Steam Boiler.....	34,148	623	5,176,481	1,185	12,026,470	2,715	2,515	600	None.	
Totals.....	347,439	20,048	.....	11,103	.....	142,140	131,791	56,540	9,000	

ABSTRACT of Guaratee, Accident, Sickness, Plate Glass, etc., business done by Companies which transact more than one class of business of casualty insurance—Continued.

GLOBE INDEMNITY COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.		UNSETTLED CLAIMS.		Remarks.
							Not Resisted.	Resisted.	Not Resisted.	Resisted.	
Accident.....	\$ 192,199	26,417	43,833,359	22,324	35,742,576	\$ 86,310	\$ 75,676	\$ 24,944	None.	Total business December 31, 1916.	
Automobile.....	38,446	2,704	3,297,145	2,536	2,457,145	12,785	9,124	5,889	None.		
Burglary.....	106,990	106	320,200	98	304,200	274	73,881	None.	None.		
Employers' Liability.....	124,369	591	3,624,000	529	3,004,000	77,510	73,881	57,401	2,000		
Guarantee.....	18,026	222	3,457,646	214	2,020,406	5,249	1,015	4,234	None.		
Sickness.....	131,025	20,958	.....	17,022	.....	90,374	84,678	18,292	None.		
Totals.....	505,055	50,998	.....	42,723	.....	272,502	244,628	110,760	2,000		

GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Accident.....	12,982	1,464	4,372,033	870	2,231,634	5,312	5,049	3,174	None.	Total business December 31, 1916.
Automobile (excluding Fire Risk).....	12,807	.....	.....	.....	.....	3,953	.....	2,975	None.	
Burglary.....	3,538	701	829,650	577	726,784	2,153	2,853	None.	None.	
Employers' Liability.....	37,018	.....	.....	.....	.....	21,529	19,537	12,460	None.	
Guarantee.....	9,598	1,121	4,423,138	341	2,970,625	21,502	5,167	4,430	None.	
Plate Glass.....	5,955	591	.....	450	.....	2,481	2,397	284	None.	Total business December 31, 1916.
Sickness.....	7,092	.....	.....	.....	.....	3,301	3,465	607	None.	
Totals.....	89,130	.....	.....	.....	.....	39,231	39,846	24,030	None.	

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Accident.....	132,511	10,244	21,239,557	9,246	17,619,757	55,320	46,152	14,390	6,000	Total business.
Automobile (including Fire Risk).....	621	66	57,226	66	57,226	None.	None.	None.	None.	
Automobile (excluding Fire Risk).....	17,807	273	928,000	248	908,509	6,521	7,056	1,315	None.	
Elevator Liability.....	2,044	35	98,500	40	173,500	None.	None.	None.	None.	
Guarantee.....	39,634	1,221	11,803,351	1,170	10,615,056	10,987	7,982	2,075	3,500	

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	4,407 51,207	320 7,230	357 7,075	1,781 29,200	1,876 30,156	100 6,456	None. None.	December 31, 1916.
Plate Glass.....								
Sickness.....								
Totals.....	248,281	19,379	18,202	103,809	93,222	24,336	9,500	

## LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

	70,937 26,515	6,185 808	15,708,700	4,948 519	13,028,100	26,158 71,851	40,319 8,492	11,350 6,000	2,375 60,075	Total business December 31, 1916.
Accident.....										
Automobile.....										
Employers' Liability.....										
Guarantee.....										
Plate Glass.....										
Sickness.....										
Totals.....	238,436	15,100		12,324		153,154	319,060	61,661	127,540	

## MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

	558	69	225,500	65	65,300	None.	None.	None.	None.	Total business December 31, 1916.
Accident.....										
Automobile.....										
Employers' Liability.....										
Plate Glass.....										
Sickness.....										
Totals.....	105,169	4,074		3,901		50,744	51,033	7,912	3,212	

## NORTH AMERICAN ACCIDENT INSURANCE COMPANY OF CANADA.

	58,767 17,228	1,751 357	5,301,151 2,825,000	1,513 227	3,996,815 2,270,000	4,404 3,706	4,301 2,214	750 2,316	None. None.	Total business December 31, 1916.
Accident.....										
Automobile.....										
Employers' Liability.....										
Plate Glass.....										
Sickness.....										
Totals.....	180,597	4,228		4,039		104,110	75,551	53,086	2,000	

ABSTRACT of Guaratee, Accident, Sickness, Plate Glass, etc., business done by Companies which transact more than one class of business of casualty insurance—*Concluded*.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new Policies, and renewed.	Amount of Policies, new Policies, and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.		Remarks.
								Not Resisted.	Resisted.	
Inland Transportation.....	\$ 1,180	255	\$ 618,522	6	\$ 60,730	\$ 256	\$ 256	\$	\$	In Canada, December 31, 1916.
Sprinkler Leakage.....	171	7	54,500	8	82,500	2,827	2,827	None.	None.	
Totals.....	1,360	262	673,022	14	143,230	3,083	3,083	None.	None.	

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident.....	75,930	5,050	29,845,074	3,920	23,774,138	23,000	24,081	4,500	None.	In Canada, December 31, 1916.
Automobile.....	7,222	222	2,247,000	142	1,478,500	2,880	1,905	975	None.	
Burglary.....	19,922	1,483	2,926,945	3,505	2,302,770	2,681	3,193	880	None.	
Employers' Liability.....	5,072	167	1,754,000	426	1,701,500	994	221	773	None.	
Plate Glass.....	8,299	742	504,550	2,405	458,191	5,703	5,103	740	None.	
Sickness.....	66,802	3,891	.....	2,988	.....	38,716	39,291	9,000	None.	
Steam Boiler.....	24,551	223	6,754,000	687	11,044,902	1,315	1,447	None.	None.	
Totals.....	208,537	11,778	.....	14,079	.....	75,295	75,241	10,880	None.	

MARYLAND CASUALTY COMPANY.

Accident.....	45,657	3,850	15,088,180	3,037	11,803,430	33,047	29,008	12,575	None.	In Canada, December 31, 1916.
Automobile.....	10,283	360	2,600,000	280	2,300,000	2,032	4,237	165	None.	
Burglary.....	14,265	660	2,853,300	757	3,048,218	2,461	3,079	101	None.	
Employers' Liability.....	42,922	436	1,780,000	370	1,730,500	26,421	31,098	11,713	None.	
Guarantees.....	50,100	438	2,362,907	413	2,392,024	3,877	1,262	10,983	None.	
Plate Glass.....	8,258	351	.....	400	.....	3,251	3,000	404	None.	
Sickness.....	36,012	.....	.....	.....	.....	21,245	18,081	4,184	None.	
Sprinkler Leakage.....	14,247	305	2,252,450	381	3,642,833	8,355	6,822	2,185	None.	
Steam Boiler.....	17,194	149	1,790,833	253	5,121,733	9	19	None.	None.	
Totals.....	237,873	.....	.....	.....	.....	99,363	94,736	42,380	None.	

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## RAILWAY PASSENGERS ASSURANCE COMPANY.

Accident.....	50,416	4,671	11,617,350	3,732	8,938,150	35,558	30,621	7,158	In Canada, December 31, 1916.
Automobile.....	25,081	493	4,930,000	444	4,440,000	9,086	5,261	6,400	
Burglary.....	139	26	29,450	26	29,450	None.	None.	None.	
Employers' Liability.....	64,950	381	3,810,000	385	3,650,000	33,784	28,756	15,106	
Guarantee.....	14,882	289	3,705,190	365	3,764,940	2,150	2,265	None.	
Plate Glass.....	22,927	753	.....	980	.....	6,393	6,283	862	None.
Sickness.....	23,805	.....	.....	.....	.....	13,227	13,937	3,555	
<b>Totals.....</b>	<b>208,220</b>	<b>.....</b>	<b>.....</b>	<b>.....</b>	<b>.....</b>	<b>100,203</b>	<b>87,123</b>	<b>33,081</b>	<b>20,600</b>

## TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Accident.....	3,856	502	1,572,205	393	990,255	994	845	180	In Canada, December 31, 1916.
Automobile.....	35,337	958	10,538,000	690	7,590,000	15,243	8,986	30,695	
Burglary.....	6,974	408	377	377	.....	15	15	None.	
Plate Glass.....	2,105	137	.....	135	.....	236	140	90	
Sickness.....	48,261	4,319	.....	3,187	.....	22,406	22,484	2,861	
Steam Boiler.....	32,130	325	4,225,100	617	8,456,600	776	691	85	None.
<b>Totals.....</b>	<b>128,393</b>	<b>6,647</b>	<b>.....</b>	<b>5,399</b>	<b>.....</b>	<b>39,670</b>	<b>33,161</b>	<b>33,917</b>	

## TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

Accident.....	174,691	12,112	66,227,681	9,195	43,571,176	70,441	75,590	6,283	In Canada, December 31, 1916.
Employers' Liability.....	110,629	742	5,569,000	567	4,209,000	83,765	72,045	62,239	
<b>Totals.....</b>	<b>285,220</b>	<b>12,854</b>	<b>71,796,681</b>	<b>9,762</b>	<b>47,780,176</b>	<b>154,206</b>	<b>147,635</b>	<b>68,522</b>	<b>415</b>

## UNITED STATES FIDELITY AND GUARANTY COMPANY.

Accident.....	13,251	.....	3,759,100	.....	3,473,300	-2,236	6,389	250	In Canada, December 31, 1916.
Automobile.....	13,621	.....	593,110	.....	491,062	2,733	4,178	800	
Burglary.....	26,611	.....	12,414,644	.....	11,069,250	8,471	17,914	8,300	
Employers' Liability.....	56,073	.....	700,722	.....	649,412	16,704	41,907	58,312	
Guarantee.....	184,357	.....	33,897,779	.....	31,207,999	74,056	2,473	10,000	
Plate Glass.....	5,366	.....	.....	.....	.....	3,022	3,762	250	None.
Sickness.....	6,059	.....	.....	.....	.....	.....	.....	.....	
<b>Totals.....</b>	<b>305,338</b>	<b>.....</b>	<b>.....</b>	<b>.....</b>	<b>.....</b>	<b>105,223</b>	<b>76,969</b>	<b>76,742</b>	<b>10,500</b>

List of Insurance Companies licensed to do business in Canada under the Insurance Act, 1910, as at June 12, 1917.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Acadia Fire Insurance Company.....	R. K. Elliot, Secretary, Halifax, N.S.....	81,000	77,366	Fire and Hail.
Etas Insurance Company, Hartford, Connecticut.....	A. M. M. Kirkpatrick, Chief Agent, Toronto.....	455,333	397,301	Fire, Automobile, Tornado and Sprinkler Leakage.
Etas Life Insurance Company, Hartford, Connecticut.....	T. H. Christmas, Chief Agent, Montreal.....	5,083,524	4,938,644	Life.
The Alberta-Saskatchewan Life Insurance Company.....	Arthur Davies, President, Edmonton.....	55,967	46,816	Life.
Alliance Assurance Company, Limited.....	T. D. Belfield, Chief Agent, Montreal.....	410,100	283,191	Fire, Accident, Automobile, Sickness and Guarantee.
The American and Foreign Marine Insurance Company.....	Robert J. Dale, Chief Agent, Montreal.....	26,000	26,000	Inland Transportation.
American Central Insurance Company.....	W. P. Fess, Chief Agent, Winnipeg.....	188,247	160,014	Fire, Tornado and Hail.
The American Insurance Company.....	A. L. Denison, Chief Agent, Winnipeg.....	73,000	58,948	Fire.
American Lloyd's, Underwriters at.....	J. E. Clement, Chief Agent, Montreal.....	76,900	70,219	Fire and Sprinkler Leakage.
American Surety Company of New York.....	William H. Hall, Chief Agent, Toronto.....	67,000	54,940	Guarantee.
Atlas Assurance Company, Limited.....	Matthew C. Hindshaw, Chief Agent, Montreal.....	616,533	428,613	Fire.
Beaver Fire Insurance Company.....	André Gouze, Managing Director, Winnipeg.....	65,353	53,780	Fire.
The Boiler Inspection and Insurance Company of Canada.....	H. N. Roberts, Vice-President, Toronto.....	114,000	98,933	Steam Boiler.
British American Assurance Company.....	W. B. McKillop, General Manager, Toronto.....	96,240	85,618	Fire, Hail and Inland Transportation.
British Colonial Fire Insurance Company.....	Theodore Meunier, Managing Director, Montreal.....	65,000	55,370	Fire.
The British Columbia Life Assurance Company.....	L. W. Shatford, President, Vancouver.....	61,000	49,438	Life.
The British Dominions General Insurance Company, Ltd.....	Robert J. Dale, Chief Agent, Montreal.....	115,553	109,296	Fire and Sprinkler Leakage.
The British and Foreign Marine Insurance Co., Limited.....	Robert J. Dale, Chief Agent, Montreal.....	117,000	109,322	Sprinkler Leakage and Inland Transportation.
The British Northwestern Fire Insurance Company.....	F. K. Foster, Managing Director, Winnipeg.....	65,967	59,194	Fire.
Caledonian Insurance Company.....	John G. Borthwick, Chief Agent, Montreal.....	474,679	416,436	Fire.
The California Insurance Company.....	A. W. Ross, Chief Agent, Vancouver.....	62,000	51,283	Fire.
The Canada Accident Assurance Company.....	T. H. Hudson, Manager, Montreal.....	170,853	147,230	Fire, Accident, Sickness, Plate Glass, Burglary and Guarantee.
The Canada Hail Insurance Company.....	Wm. J. Wilcox, Managing Director, Winnipeg.....	33,374	28,090	Hail.
The Canada Life Assurance Company.....	H. C. Cox, President, Toronto.....	63,000	52,231	Life.
The Canada National Fire Insurance Company.....	W. T. Alexander, Managing Director, Winnipeg.....	55,000	52,890	Fire.
The Canada Weather Insurance Company.....	Frederic B. Welford, Manager, Toronto.....	23,000	20,131	Insurance against "injury to property caused by cyclones, tornadoes, wind-storms, frost or hail except with respect to property in transit on water".

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The Canadian Fire Insurance Company.....	R. T. Riley, Vice-President, Winnipeg.....	70,000	62,510 Fire
Canadian Lumbermen's Insurance Exchange.....	E. D. Hardy, Chief Agent, Ottawa.....	20,000	19,800 Fire Insurance among its members restricted to risks on property situated in the provinces of Ontario and Quebec.
The Canadian Surety Company.....	Wm. H. Hall, General Manager, Toronto.....	93,333	82,697 Guarantee, Burglary and Plate Glass.
The Capital Life Assurance Company of Canada.....	A. E. Corrigan, Managing Director, Ottawa.....	61,194	51,016 Life.
The Casualty Company of Canada.....	A. L. Fairmore, President, Toronto.....	12,924	11,113 Plate Glass.
Chartered Trust and Executor Company.....	John J. Gibson, Managing Director, Toronto.....	77,000	65,569 Title Insurance as defined in Company's Act of Incorporation.
Commercial Union Assurance Co., Limited, London Eng.....	James McGregor, Chief Agent, Montreal.....	1,245,467	1,033,932 Fire and Life.
Confederation Life Association.....	J. K. Macdonald, President, Toronto.....	85,367	70,855 Life.
The Connecticut Fire Insurance Company.....	W. W. Tatley, Chief Agent, Montreal.....	164,000	144,926 Fire and Hail.
The Continental Insurance Company.....	I. W. Tatley, Chief Agent, Montreal.....	324,300	265,435 Fire and Tornado.
The Continental Life Insurance Company.....	Geo. B. Woods, President, Toronto.....	63,000	51,946 Life.
The Crown Life Insurance Company.....	Robt. B. Stephenson, Asst. Manager, Toronto.....	73,199	63,748 Life.
The Dominion Fire Insurance Company.....	Robt. F. Massey, President, Toronto.....	103,057	89,535 Fire throughout Canada and Hail restricted to Provinces of Alberta and Saskatchewan.
The Dominion Gresham Guarantee and Casualty Company.....	F. J. J. Stark, General Manager, Montreal.....	135,500	113,644 Burglary, Accident, Sickness, Guarantee and Automobile.
The Dominion Life Assurance Company.....	Thos. Hilliard, President, Waterloo, Ont.....	60,290	51,309 Life.
The Dominion of Canada Guarantee and Accident Insurance Company.....	Charles A. Withers, Manager, Toronto.....	215,153	182,547 Fire, Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Employers' Liability Assurance Corporation, Limited.....	C. W. I. Woodland, Chief Agent, Montreal.....	1,334,771	1,034,476 Fire, Accident, Guarantee, Sickness, and Automobile.
The Equitable Fire and Marine Insurance Company.....	I. W. Tatley, Chief Agent, Montreal.....	124,073	105,964 Fire.
The Equitable Life Assurance Society of the United States.....	Seargent P. Seearna, Chief Agent, Montreal.....	5,698,593	5,019,873 Life.
The Excelsior Life Insurance Company.....	C. Q. Parker, Secretary-Treasurer, Toronto.....	409,000	53,130 Life.
The Fidelity and Casualty Company of New York.....	Paul H. Boring, Chief Agent, Montreal.....	107,953	186,519 Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
Fidelity-Phoenix Fire Insurance Company of New York.....	W. E. D. Baldwin, Chief Agent, Montreal.....	431,600	350,872 Fire and Tornado.
Fireman's Fund Insurance Company.....	G. Temple McMurrich, Chief Agent, Toronto.....	141,000	131,024 Fire, Inland Transportation and Insurance against loss or damage to automobiles by accident, burglary or theft.
Firemen's Insurance Company of Newark, N.J.....	Benjamin B. Smith and Wilson Smith, Chief Agents, Winnipeg.....	127,647	109,285 Fire.
The General Accident Assurance Company of Canada.....	T. H. Hall, Secretary, Toronto.....	81,007	67,065 Accident, Sickness and Steam Boiler.
General Accident, Fire and Life Assurance Corporation, Limited.....	T. H. Hall, Chief Agent, Toronto.....	376,302	338,131 Fire.
The General Animals Insurance Company of Canada.....	R. A. Ledue, Manager, Montreal.....	26,000	22,800 Live Stock.
Compagnie d'Assurances G�n�rales contre l'Incendie.....	T. F. Dobbin, Chief Agent, Montreal.....	130,597	77,052 Fire.
German American Insurance Company.....	Wm. Robins, Chief Agent, Toronto.....	448,007	373,209 Fire, Hail, Tornado and Sprinkler Leakage.
The Germania Life Insurance Company.....	C. R. G. Johnson, Chief Agent, Montreal.....	112,333	97,230 Life.
Glens Falls Insurance Company.....	Wm. H. George, Chief Agent, Toronto.....	200,000	185,443 Fire, Automobile, Hail and Tornado.
The Globe and Rutgers Fire Insurance Company.....	J. W. Binnie, Chief Agent, Montreal.....	443,680	422,426 Fire, and Explosion (as limited by Company's Charter.)

\*This Company has also \$23,000 vested in Canadian Trustees under the Insurance Act.

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## List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Globe Indemnity Company of Canada.....	John Emu, General Manager, Montreal.....	\$ 136,000	\$ 119,013	Accident, Sickness, Burglary, Guarantees and Automobile.
The Great West Life Assurance Company.....	Robert Thomas Riley Vice-Pres., Winnipeg	62,550	51,570	Life.
The Gresham Life Assurance Society, Limited.....	Arch. R. Howell, Chief Agent, Montreal.....	175,000	155,075	Life.
The Guarantee Company of North America.....	Henry E. Rawlings, Managing Director, Montreal.	61,500	54,958	Guarantee.
The Guardian Accident and Guarantee Company.....	H. M. Lambert, Managing Director, Montreal.	162,487	122,628	Accident, Sickness, Guarantees, Burglary and Plate Glass.
Guardian Assurance Company, Limited, London, Eng.....	H. M. Lambert, Chief Agent, Montreal.....	1,095,891	913,352	Fire.
The Hamilton Fire Insurance Co.....	R. T. Kelley, Secretary, Hamilton.....	60,833	53,523	Fire.
Hartford Fire Insurance Company, Hartford, Conn.....	Peter A. McCallum, Chief Agent, Toronto...	1,126,407	964,608	Fire, Hail, Explosion, Inland Transportation, Cyclone, or Tornado, Sprinkler Leakage and "Insurance against loss or damage to automobiles by accident, burglary or theft."
The Hartford Steam Boiler Inspection and Insurance Co.....	H. N. Roberts, Chief Agent, Toronto.....	45,000	37,620	License restricted to guaranteeing the policy contracts of The Boiler Inspection and Insurance Company of Canada.
The Home Insurance Company.....	F. W. Evans, Chief Agent, Montreal.....	1,153,733	1,007,749	Fire, Automobile, Tornado, Hail and Sprinkler Leakage.
The Hudson Bay Insurance Company.....	Wm. Mackay, President, Montreal.....	65,976	55,120	Fire and Hail.
The Imperial Guarantee and Accident Insurance Company of Canada.	E. Willans, Managing Director, Toronto.....	161,000	146,629	Guarantee, Accident, Sickness, Automobile, Plate Glass and Insurance of automobiles against fire.
The Imperial Life Assurance Company of Canada.....	Jas. F. Weston, General Manager, Toronto...	245,294	227,409	Life.
Imperial Underwriters Corporation of Canada.....	Lyman Root, President, Toronto.....	99,727	76,528	Fire.
The Independent Order of Foresters.....	Elliott G. Stevenson, President, Toronto....	100,000	100,000	Life, Disability and Sickness Insurance as specified in the Constitution and Laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life.
Insurance Company of North America.....	Robt. Hampson & Son, Ltd., Chief Agents, Montreal.	430,080	370,095	Fire, Explosion, Inland Transportation and Automobile, excluding insurance against loss by reason of injury to the person.

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The Insurance Company of the State of Pennsylvania.....	T. L. Armstrong, Chief Agent, Toronto.....	140,780 5,000	125,977 Fire and Tornado. 5,000 Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.
International Fidelity Insurance Company.....	Neil Sinclair, Chief Agent, Toronto.....	450,318	378,940 Fire, Accident, Sickness, Burglary and Plate Glass.
The Law Union and Rock Insurance Co., Limited.....	J. E. E. Dickson, Chief Agent, Montreal.....	1,491,017	1,217,050 Fire and Life.
The Liverpool and London and Globe Insurance Company, Limited.	J. Gardner Thompson, Chief Agent, Montreal	55,000	46,550 Fire.
The Liverpool-Manitoba Assurance Company.....	J. Gardner Thompson, Managing Director, Montreal.	98,900	83,373 Plate Glass.
Lloyds Plate Glass Insurance Company of New York.....	Le Grand Reed, Geo. B. Shaw, Chas. B. McNaught and T. L. Armstrong, Chief Agents, Toronto.	331,250	285,833 Fire and Life.
The London Assurance .....	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal.	614,173	495,913 Fire, Guarantee, Burglary, Accident and Sickness.
The London Guarantee and Accident Co., Limited .....	Geo. Weir, Chief Agent, Toronto.....	754,030	622,601 Fire.
London and Lancashire Fire Ins. Co., Ltd., Liverpool, Eng.	Alfred Wright, Chief Agent, Toronto.....	99,720	76,719 Guarantee, Accident, Sickness, Automobile and Plate Glass.
The London and Lancashire Guarantee and Accident Co. of Canada.	Alexander Maclean, Manager, Toronto.....	211,000	188,036 Life.
*The London and Lancashire Life and General Assurance Association, Limited.	Alexander Bissett and W. H. R. Emerson, Chief Agents, Montreal.	61,500	52,402 Fire.
The London Mutual Fire Insurance Co. of Canada .....	Frank D. Williams, Managing Director, Toronto.	63,042	52,004 Life.
The London Life Insurance Company .....	J. G. Richter, Manager, London, Ont.....	41,000	37,103 Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.
Loyal Protective Insurance Company .....	William Atkins, Chief Agent, Toronto.....	208,704	177,892 Life.
The Manufacturers Life Insurance Company.....	J. B. McKechnie, General Manager, Toronto.	112,978	105,542 Fire, Automobile and Inland Transportation.
The Marine Insurance Company, Limited.....	Reed, Shaw & McNaught, Chief Agents, Toronto.	289,240	249,498 Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler Fly Wheel and Sprinkler Leakage.
Maryland Casualty Co., Baltimore, Md.....	F. J. Lighthourn, Chief Agent, Toronto.....	242,142	182,500 Fire.
The Mercantile Fire Insurance Company.....	Alfred Wright, Secretary, Toronto.....	107,222	102,318 Accident (excluding Employers' Liability) and Sickness.
Merchants Casualty Company .....	Leo M. Fingard, Vice-President, Winnipeg...	46,000	40,328 Accident, Sickness, Automobile and Plate Glass Insurance in the Province of Quebec.
The Merchants' and Employers' Guarantee and Accident Co..	J. G. Dubeau, Managing Director, Montreal.	17,003,512	15,436,722 Life.
**Metropolitan Life Insurance Co., New York.....	A. G. Brooke Claxton, K.C., Chief Agent, Montreal.	50,000	50,000 Fire.
Millers National Insurance Company.....	G. H. Williams, Chief Agent, Winnipeg.....	07,180	54,745 Life.
The Monarch Life Assurance Company.....	J. W. W. Stewart, Managing Director, Winnipeg.		

\*This Company has \$3,715,000 vested in Canadian Trustees under the Insurance Act.

\*\*This Company has also \$7,348,543 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
<b>Moose, The Grand Lodge of the Loyal Order of.....</b>	<b>Louis F. Heyd, Chief Agent, Toronto.....</b>	\$ 11,500	\$ 9,614	Sickness Insurance among its members.
<b>The Mount Royal Assurance Company.....</b>	<b>J. E. Clement, Manager, Montreal.....</b>	69,000	124,000	158,178 Fire and Plate Glass.
<b>The Mutual Life Assurance Co. of Canada.....</b>	<b>Geo. Wegeman, Managing Director, Waterloo Ont.....</b>	124,000	104,225	Life.
<b>The Mutual Life and Citizens' Assurance Company, Ltd.....</b>	<b>J. P. Moore, Chief Agent, Montreal.....</b>	121,067	93,683	Life.
<b>The Mutual Life Insurance Co. of New York.....</b>	<b>E. A. Uhl, Chief Agent, Montreal.....</b>	3,497,893	3,025,893	Life.
<b>National-Ben Franklin Fire Insurance Co. of Pittsburgh, Pa.....</b>	<b>R. F. Massie, Chief Agent, Toronto.....</b>	190,553	106,428	Fire, and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person.
<b>National Fire Insurance Co. of Hartford.....</b>	<b>C. C. Hall, Chief Agent, Toronto.....</b>	633,105	558,802	Fire, Explosion, Inland Transportation, Sprinkler Leakage and Tornado.
<b>The National Life Assurance Co. of Canada.....</b>	<b>A. J. Ralston, Managing Director, Toronto.....</b>	55,000	47,650	Life.
<b>The National Provincial Plate Glass and General Insurance Co., Limited.....</b>	<b>J. H. Ewart, Chief Agent, Toronto.....</b>	16,000	12,541	Plate Glass.
<b>National Surety Company.....</b>	<b>Le Grand Reed, Geo. B. Shaw, Chas. B. McNaught and T. L. Armstrong, Joint Chief Agents, Toronto.....</b>	69,000	53,751	Guarantee.
<b>National Union Fire Insurance Co. of Pittsburgh, Pa.....</b>	<b>J. G. Davis, Chief Agent, Toronto.....</b>	209,553	182,505	Fire and Tornado.
<b>La Nationale, Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.....</b>	<b>J. E. Clement, Chief Agent, Montreal.....</b>	106,330	122,059	Fire.
<b>New York Life Insurance Co.....</b>	<b>Percy V. Raven, Chief Agent, Montreal.....</b>	9,335,617	8,194,317	Life.
<b>The New York Plate Glass Insurance Co.....</b>	<b>Geo. W. Pacaud, Chief Agent, Montreal.....</b>	35,467	28,348	Plate Glass.
<b>Niagara Fire Insurance Company.....</b>	<b>W. E. Findlay, Chief Agent, Montreal.....</b>	190,000	183,885	Fire, Tornado and Automobile (including damage to automobiles in transit by rail).
<b>The North American Accident Insurance Company.....</b>	<b>H. E. Ridout, Assistant Manager, Toronto.....</b>	63,867	60,303	Accident, Sickness and Plate Glass.
<b>North American Life Assurance Co.....</b>	<b>L. Goldman, President, Toronto.....</b>	41,200	50,392	Life.
<b>North British and Mercantile Insurance Co.....</b>	<b>Randall J. Davidson, Chief Agent, Montreal.....</b>	1,421,400	1,200,950	Fire and Life..
<b>The North Empire Fire Insurance Company.....</b>	<b>J. A. Thompson, President, Winnipeg.....</b>	60,040	53,887	Fire.
<b>The North West Fire Insurance Company.....</b>	<b>Thomas Bruce, Deputy Manager, Winnipeg.....</b>	36,815	43,963	Fire.
<b>The Northern Assurance Co., Ltd.....</b>	<b>G. E. Nobility, Chief Agent, Montreal.....</b>	799,560	650,953	Fire.
<b>The Northern Life Assurance Company of Canada.....</b>	<b>T. H. Furdum, President, London, Ont.....</b>	71,327	57,571	Life.

†This Company has also \$5,100,000 vested in Canadian Trustees under the Insurance Act.

††This Company has also \$4,284,033 vested in Canadian Trustees under the Insurance Act.

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Northwestern National Insurance Company of Milwaukee, Wis.	A. D. Sturrock, Chief Agent, Regina.	185,787	149,894	Fire and Tornado.
The Norwich Union Fire Insurance Society, Limited, Norwich, Eng.	John B. Laidlaw, Chief Agent, Toronto.	952,847	782,819	Fire, Accident, Sickness, Plate Glass and Automobile.
Norwich Union Life Insurance Society.	John B. Laidlaw, Chief Agent, Toronto.	73,780	59,650	Life.
The Occidental Fire Insurance Company.	C. A. Richardson, Secretary, Winnipeg, Man.	105,000	92,630	Fire.
The Ocean Accident and Guarantee Corporation, Limited.	Charles H. Neely, Chief Agent, Toronto.	690,644	577,605	Fire, Accident, Automobile, Burglary, Sickness, Guarantee and Plate Glass.
The Ocea Marine Insurance Co., Limited.	Robt. Hampson & Son, Limited, Chief Agents, Montreal.	122,860	95,659	Insuring postal and express packages in transit in Canada.
The Pacific Coast Fire Insurance Co.	Thomas W. Greer, Managing Director, Vancouver.	60,100	47,949	Fire.
The Palatine Insurance Company, Limited.	James McGregor, Chief Agent, Montreal.	276,900	253,778	Fire.
Phenix, Compagnie Française du, Paris, France.	Thomas Francis Dobbin, Chief Agt., Mont'l.	83,633	49,344	Fire.
Phoenix Assurance Co., Limited.	R. MacD. Paterson, and J. B. Paterson, Joint Chief Agents, Montreal.	1,670,980	1,320,447	Fire and Life.
The Phoenix Insurance Co., Hartford, Conn.	J. W. Tatley, Chief Agent, Montreal.	478,993	417,520	Fire and Automobile (excluding Insurance against loss by reason of injury to the person).
The Protective Association of Canada.	Eugene E. Gleason, Secretary, Granby, Que.	23,000	18,649	Accident and Sickness restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.
Providence Washington Insurance Company.	Robert Hampson & Son, Limited, Chief Agents, Montreal.	226,000	198,110	Fire and Automobile.
Provident Savings Life Assurance Society of New York.	J. S. Lovell, Chief Agent, Toronto.	480,804	394,021	Life.
Provincial Insurance Company, Limited.	Willis Falor & Co. of Canada, Limited, Chief Agents Montreal.	107,553	87,274	Fire.
The Prudential Insurance Co. of America.	Wm. White, Chief Agent, Montreal.	5,828,727	5,344,418	Life.
Quebec Fire Assurance Co.	Colin E. Sword, Chief Agent, Quebec.	238,857	198,942	Life.
Queen Insurance Co. of America.	William Mackay, Chief Agent, Montreal.	697,623	598,701	Fire, Inland Transportation and Automobile.
Railway Passengers Assurance Company.	Frank H. Russell, Chief Agent, Toronto.	258,888	193,221	Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto.	169,500	86,627	Life.
The Ridgely Protective Association.	James E. Scott, Chief Agent, Toronto.	30,000	26,315	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada.
The Royal Exchange Assurance.	Arthur Barry, Chief Agent, Montreal.	406,893	384,008	Fire, Accident, Automobile and Sickness.
The Royal Guardians.	A. T. Paterson, Supreme Secretary, Montreal.	97,993	84,586	Life and Sickness.
The Royal Insurance Co., Limited.	William Mackay, Chief Agent, Montreal.	2,961,441	2,386,381	Fire and Life.
St. Paul Fire and Marine Insurance Co.	C. F. Codere, Chief Agent, Winnipeg, Man.	441,000	390,296	Fire, Hail, Inland Transportation, Tornado and Automobile.
The Saskatchewan Life Insurance Company.	T. F. Conrad, Managing Dir, Regina, Sask.	597,000	52,550	Life.
La Sauvegarde Life Insurance Company.	G. N. Ducharme, President, Montreal.	53,000	47,386	Life.

\*This Company has also \$1,671,574 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Concluded.*

Name of Company	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Scottish Union and National Insurance Co.....	Einhart and Evans, Chief Agents, Montreal.	\$ 445,644	\$ 379,131	Fire, Automobile, Tornado and Sprinkler Leakage.
The Security Life Insurance Company of Canada.....	Jesse O. McCarthy, President, Toronto.....	64,461	51,331	Life.
The Sovereign Life Assurance Co. of Canada.....	H. J. Meiklejohn, Managing Director, Winnipeg.	60,000	59,400	Life.
Springfield Fire and Marine Insurance Co.....	Joseph Murphy, Chief Agent, Toronto.....	507,000	437,012	Fire, Tornado and Sprinkler Leakage
The Standard Life Assurance Co.....	D. M. McGoun, Chief Agent, Montreal.....	5,932,448	5,192,892	Life.
The Star Assurance Society.....	A. H. W. Briggs, Chief Agent, Toronto.....	194,180	145,713	Life.
The State Life Insurance Co., Indianapolis, Ind.....	W. H. Hunter, Chief Agent, Toronto.....	307,000	277,883	Life.
The Surveysant Insurance Company.....	Godfrey C. White, Chief Agent, Montreal.....	104,000	89,700	Life.
The Subsidiary High Court of the Ancient Order of Foresters	W. Williams, Permanent Secretary, Toronto.....	59,813	53,448	Life and Sickness.
Sun Insurance Office, London, Eng.....	Lyman Root, Chief Agent, Toronto.....	595,097	491,092	Life.
The Sun Life Assurance Co. of Canada.....	R. B. Macaulay, President, Montreal.....	64,000	57,637	Life.
The Travelers Indemnity Company, Hartford, Conn.....	Frank F. Parkins, Chief Agent, Montreal.....	186,800	185,053	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile.
The Travelers Insurance Co., Hartford, Conn.....	Frank F. Parkins, Chief Agent, Montreal.....	879,190	740,409	Life and Accident.
The Travellers Life Assurance Company of Canada.....	George P. Graham, President, Montreal.....	60,000	50,892	Life.
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France.	Louis Maurice Ferrand, Chief Agent, Montreal.	274,304	185,552	Fire.
Union Assurance Society, Limited.....	T. L. Morrissey, Chief Agent, Montreal.....	564,567	462,115	Fire and Inland Transportation.
Union Mutual Life Insurance Co.....	Henri E. Morin, Chief Agent, Montreal.....	1,977,235	1,724,916	Life.
United Commercial Travelers of America, The order of.....	F. J. C. Cox, Chief Agent, Winnipeg.....	30,000	26,915	Accident Insurance on the assessment plan among its members.
The United States Fidelity and Guaranty Co., Baltimore, Md.	Sidney W. Band, Chief Agent, Toronto.....	297,000	257,353	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
United States Life Insurance Co., in the City of New York	Lewis A. Stewart, Chief Agent, Toronto.....	354,073	288,253	Life.
Westchester Fire Insurance Company.....	J. W. Tatley, Chief Agent, Montreal.....	210,393	200,453	Fire and Hail.
The Western Assurance Co.....	W. B. Meikle, General Manager, Toronto.....	79,220	72,231	Fire, Inland Transportation, Lightning, Explosion and Tornado.
The Yorkshire Insurance Co., Limited.....	P. M. Wickham, Chief Agent, Montreal.....	557,137	482,269	Fire, Live Stock, Accident, Sickness and Plate Glass.

†This Company has also \$2,478,812 vested in Canadian Trustees under the Insurance Act.

..This Company has also \$54,270 vested in Canadian Trustees under the Insurance Act.

\*This Company has also \$3,300,000 vested in Canadian Trustees under the Insurance Act.

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## Note.—

The Nova Scotia Fire Insurance Company has reinsured all its outstanding risks with the Home Insurance Company of New York. Its deposit has been released with the exception of \$5,000 par value which has been retained to provide for unsettled claims.

The Rimouski Fire Insurance Company is in liquidation and Theodore Meunier of Montreal has been appointed liquidator. The deposit of the company is still in the hands of the Receiver General.

The Central Canada Manufacturers Mutual Fire Insurance Company has given notice that all its outstanding policies have been cancelled in accordance with the statutory conditions of the policy, or replaced with other underwriters, and its deposit has been released with the exception of \$10,000 which has been retained to provide for unsettled claims.

The International Casualty Company has retired from business in Canada and its deposit has been released with the exception of \$2,000 par value which has been retained to provide for unsettled claims. Its Employers' Liability business has been reinsured in the Canada Accident Assurance Company and its Accident and Sickness notices have been cancelled and the unearned portion of the premiums returned to the insured.

The Anglo-American Fire Insurance Company is in liquidation, Mr. G. T. Clarkson, Toronto, having been appointed liquidator. The liquidator has entered into an agreement with the Western Assurance Company, Toronto, whereby all the outstanding Canadian policies and unpaid losses and claims for unearned premiums thereon, as at Feb. 19, 1916, have been assumed by the Western Assurance Co. The deposit of the company, with the exception of \$7,727.35 par value, has been released.

The Germania Fire Insurance Company, by a reinsurance agreement dated Nov. 30, 1915, reinsured its Canadian business in the Western Assurance Co., Toronto. The deposit of the company is still in the hands of the Receiver General but the company has given notice, as required by the Insurance Act, of its intention to apply for its release.

The Factories Insurance Company, by a reinsurance agreement dated Dec. 22, 1916, reinsured its business in the Western Assurance Co., Toronto. The deposit of the company, to the accepted value of \$51,537, is still in the hands of the Receiver General but the company has given notice, as required by the Insurance Act, of its intention to apply for its release.

THE following Fraternal Benefit Societies are registered under Section 114 of The Insurance Act, 1910, and are permitted to transact the business of Life Insurance in Canada.

Name of Company.	Chief Agent to receive Process.
*The Canadian Order of the Woodmen of the World (\$15,000 Municipal Securities accepted at \$12,683, deposited from Sick and Funeral Fund).....	Clair Jarvis, Head Clerk, London, Ont.
The Commercial Travellers' Mutual Benefit Society.....	R. Ivens, Secretary, Toronto.
*The Grand Council of the Catholic Mutual Benefit Association of Canada (\$10,000 Province of Nova Scotia debentures accepted at \$10,000, deposited from Sick Benefit Fund).....	John J. Behan, Grand Secretary, Kingston, Ont.

\*This society is also authorized to transact the business of Sickness Insurance.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 102 of "The Insurance Act, 1910," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business transacted.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	E. W. Evans, General Agent, Montreal.....	\$ 113,140	\$ 98,961	Life.
The Edinburgh Life Assurance Co.....	David Thorburn Symons, Chief Agent, Toronto.	68,667	58,157	Life.
The Life Association of Scotland.....	Charles M. Holt, Attorney, Montreal.....	175,930	138,357	Life.
National Life Insurance Company of the U.S. of America.....	Alfred Powis, Chief Agent, Hamilton.....	60,000	52,250	Life.
Northwestern Mutual Life Insurance Company..	R. H. Angus, Attorney, Montreal.....	100,000	100,000	Life.
Phoenix Mutual Life Insurance Company, Hartford.....	C. R. G. Johnson, Chief Agent, Montreal.....	130,280	116,758	Life.
The Scottish Amicable Life Assurance Society.....	Charles J. Fleet, Attorney, Montreal.....	75,000	62,850	Life.
The Scottish Provident Institution.....	John H. Dunlop, Chief Agent, Montreal.....	75,000	66,500	Life.

STATEMENTS  
OF  
INSURANCE COMPANIES  
TRANSACTIONING FIRE INSURANCE  
AND OF  
INSURANCE COMPANIES TRANSACTIONING ONE OR MORE CLASSES  
OF INSURANCE IN ADDITION TO FIRE INSURANCE.



LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT,  
1910, TO TRANSACT IN CANADA THE BUSINESS OF FIRE  
INSURANCE DURING THE YEAR ENDED DECEMBER 31, 1916.

The Acadia Fire Insurance Company.  
Ætna Insurance Company.  
Alliance Assurance Company (Limited).  
American Central Insurance Company.  
The American Insurance Company.  
American Lloyds, Underwriters at.  
Atlas Assurance Company (Limited).  
Beaver Fire Insurance Company.  
British America Assurance Company.  
British Colonial Fire Insurance Company.  
The British Dominions General Insurance Company (Limited).  
The British Northwestern Fire Insurance Company.  
Caledonian Insurance Company.  
The California Insurance Company.  
The Canada Accident Assurance Company.  
The Canada National Fire Insurance Company.  
The Canadian Fire Insurance Company.  
Canadian Lumbermen's Insurance Exchange.  
Commercial Union Assurance Company (Limited).  
The Connecticut Fire Insurance Company.  
The Continental Insurance Company.  
The Dominion Fire Insurance Company.  
The Dominion of Canada Guarantee and Accident Insurance Company.  
The Employers' Liability Assurance Corporation (Limited).  
The Equitable Fire and Marine Insurance Company.  
Factories Insurance Company.  
Fidelity-Phenix Fire Insurance Company of New York.  
Fireman's Fund Insurance Company.  
Firemen's Insurance Company of Newark, New Jersey.  
General Accident Fire and Life Assurance Corporation (Limited).  
Compagnie d'Assurances Générales contre l'Incendie.  
German American Insurance Company.  
Glens Falls Insurance Company.  
The Globe and Rutgers Fire Insurance Company.  
Guardian Assurance Company (Limited).  
The Hamilton Fire Insurance Company.  
Hartford Fire Insurance Company.  
The Home Insurance Company.  
The Hudson Bay Insurance Company.  
Imperial Underwriters Corporation of Canada.  
Insurance Company of North America.

The Insurance Company of the State of Pennsylvania.  
The Law Union and Rock Insurance Company (Limited).  
The Liverpool and London and Globe Insurance Company (Limited).  
The Liverpool-Manitoba Assurance Company.  
The London Guarantee and Accident Company (Limited).  
London and Lancashire Fire Insurance Company (Limited).  
The London Assurance.  
The London Mutual Fire Insurance Company of Canada.  
The Marine Insurance Company (Limited).  
The Mercantile Fire Insurance Company.  
Millers National Insurance Company.  
The Mount Royal Assurance Company.  
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.  
National Fire Insurance Company of Hartford.  
National Union Fire Insurance Company of Pittsburgh, Pa.  
La Nationale. Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.  
Niagara Fire Insurance Company.  
North British and Mercantile Insurance Company.  
The North Empire Fire Insurance Company.  
The North West Fire Insurance Company.  
The Northern Assurance Company (Limited).  
Northwestern National Insurance Company of Milwaukee, Wis.  
The Norwich Union Fire Insurance Society (Limited).  
The Occidental Fire Insurance Company.  
The Ocean Accident and Guarantee Corporation (Limited).  
The Pacific Coast Fire Insurance Company.  
The Palatine Insurance Company (Limited).  
Phenix Compagnie Française, du.  
Phoenix Assurance Company (Limited).  
The Phoenix Insurance Company, Hartford, Conn.  
Providence Washington Insurance Company.  
Provincial Insurance Company (Limited).  
Quebec Fire Assurance Company.  
Queen Insurance Company of America.  
The Royal Exchange Assurance.  
The Royal Insurance Company (Limited).  
St. Paul Fire and Marine Insurance Company.  
The Scottish Union and National Insurance Company.  
Springfield Fire and Marine Insurance Company.  
The Stuyvesant Insurance Company.  
Sun Insurance Office, London, England.  
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France.  
Union Assurance Society (Limited).  
Westchester Fire Insurance Company.  
The Western Assurance Company.  
The Yorkshire Insurance Company (Limited).

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LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT,  
1910, TO TRANSACT IN CANADA IN ADDITION TO FIRE  
INSURANCE ONE OR MORE CLASSES OF INSURANCE  
(EXCEPT LIFE INSURANCE) DURING THE YEAR ENDED  
DECEMBER 31, 1916.

The Acadia Fire Insurance Company.  
Ætna Insurance Company.  
Alliance Assurance Company (Limited).  
American Central Insurance Company.  
American Lloyds, Underwriters at.  
British America Assurance Company.  
The British Dominions General Insurance Company (Limited).  
The Canada Accident Assurance Company.  
The Connecticut Fire Insurance Company.  
The Continental Insurance Company.  
The Dominion Fire Insurance Company.  
The Dominion of Canada Guarantee and Accident Insurance Company.  
The Employers' Liability Assurance Corporation (Limited).  
Fidelity-Phenix Fire Insurance Company of New York.  
Fireman's Fund Insurance Company.  
German American Insurance Company.  
Glens Falls Insurance Company.  
The Globe and Rutgers Fire Insurance Company.  
Hartford Fire Insurance Company.  
The Home Insurance Company.  
The Hudson Bay Insurance Company.  
The Insurance Company of North America.  
The Insurance Company of the State of Pennsylvania.  
The Law Union and Rock Insurance Company (Limited).  
The London Guarantee and Accident Company (Limited).  
The Marine Insurance Company (Limited).  
The Mount Royal Assurance Company.  
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.  
National Fire Insurance Company of Hartford.  
National Union Fire Insurance Company of Pittsburgh, Pa.  
Niagara Fire Insurance Company.  
Northwestern National Insurance Company of Milwaukee, Wis.  
The Norwich Union Fire Insurance Society (Limited).  
The Ocean Accident and Guarantee Corporation (Limited).  
Providence Washington Insurance Company.  
Queen Insurance Company of America.  
The Royal Exchange Assurance.  
St. Paul Fire and Marine Insurance Company.

The Scottish Union and National Insurance Company.  
Springfield Fire and Marine Insurance Company.  
Union Assurance Society (Limited).  
Westchester Fire Insurance Company.  
The Western Assurance Company.  
The Yorkshire Insurance Company (Limited).

## THE ACADIA FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—C. C. BLACKADAR.

Vice-President—A. E. JONES.

Secretary—R. K. ELLIOT.

Principal Office—Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1863; amended March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887, and April 7, 1905. The above Acts were consolidated by chapter 173 of the statutes of Nova Scotia, 1906; amended by chapter 142 of the statutes of 1907. In 1911 an Act of the Legislature of Nova Scotia was passed (1 Geo. V., Cap. 102), authorizing the appropriation out of the rest or accumulated profits of the company of one hundred thousand dollars to be applied to the payment of the amount unpaid upon capital stock. In 1912 an Act of the Legislature of Nova Scotia was passed (2 Geo. V., chap. 182), amending chapter 173 of statutes of Nova Scotia, 1906, as to the investment powers of the company and extending its powers as to the classes of business it may undertake. In 1914 an Act of the Legislature of Nova Scotia was passed (4 Geo. V., Chap. 172), amending chapter 173 of the Statutes of Nova Scotia, 1906. On April 1, 1916 the power of the company was extended to include hail insurance under the provisions of section 81 of the Insurance Act, 1910. Dominion license issued July 31, 1905. Previous to that date the company's business was confined to the province of Nova Scotia.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....	\$ 400,000 00
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(For list of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate held by the company.....	\$ 16,894 00
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	18,000 00
Book value of bonds and debts (For details, see Schedule A).....	99,007 50
Book value of stocks (For details, see Schedule B).....	418,937 31
Cash at head office, \$828-56; Montreal branch, \$4,713-08.....	5,541 64
Cash in banks and loan company, viz.:	
Royal Bank of Canada, Halifax (current account).....	\$ 4,004 70
Eastern Canada Savings and Loan Co. (deposit receipt).....	5,000 00

Total cash in banks and loan company.....	9,004 70
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Total ledger assets.....	\$ 567,385 15
--------------------------	---------------

## OTHER ASSETS.

Market value of bonds, debentures and stocks over book value.....	46,427 70
Agents' balances and premiums uncollected.....	23,053 89
Amount due for reinsurance losses.....	39,849 93
Maps and plans.....	2,500 00
Total assets.....	\$ 679,216 76

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## THE ACADIA FIRE—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted.....	\$ 2,489 77
Reserve of unearned premiums, fire, \$107,049.59; carried out at 80 p.c.....	85,639 67
Dividends declared, but not yet due.....	12,000 00
Held in trust for reinsurers.....	43,156 15
Amount due Phoenix Ass. Co., Ltd., of London, Eng.....	37,934 47
<b>Total liabilities in Canada.....</b>	<b>\$ 181,220 06</b>

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, fire, \$1,297.04; carried out at 80 p.c.....	\$ 1,037 63
<b>Total liabilities in other countries.....</b>	<b>\$ 1,037 63</b>
<b>Total liabilities in all countries, except capital stock.....</b>	<b>\$ 182,257 69</b>
Excess of assets over liabilities.....	\$ 496,959 07
Capital stock paid in cash.....	400,000 00
<b>Surplus over liabilities and paid up capital.....</b>	<b>\$ 96,959 00</b>

## INCOME.

Premiums.	CLASS OF BUSINESS.		
	FIRE.		HAIL.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	225,380 35	3,300 24	39,186 12
Less reinsurance.....	82,390 46	727 90	24,422 43
" return premiums.....	32,023 24		6,739 66
<b>Total deduction.....</b>	<b>114,412 70</b>		<b>31,162 09</b>
<b>Net cash received.....</b>	<b>110,967 65</b>	<b>2,572 25</b>	<b>8,024 03</b>
Net cash received for premiums for all classes of business in all countries.....	\$ 121,563 93		
Cash received for interest on investments.....	30,502 89		
Cash received for rents.....	730 96		
Income received from all other sources.....	754 89		
<b>Total income.....</b>	<b>\$ 153,552 67</b>		

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## THE ACADIA FIRE—Continued.

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.		
	FIRE.		HAIL.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years..	5,845 08		
Less reinsurances.....	768 26		
Net payment for said claims.....	5,076 82		
Paid for claims occurring during the year.....	119,228 44	1,204 76	70,411 22
Less reinsurances.....	40,351 15	284 09	19,633 20
Net payment for said claims.....	78,877 29		
Total net payment for claims.....	83,954 11	920 67	50,778 02
Total net payments for claims for all classes of business in all countries.....	\$		135,632 80
Dividends paid stockholders.....			24,000 00
Commission and brokerage.....			11,127 04
Taxes.....			5,500 53
Salaries, fees and travelling expenses: Salaries—head office, \$9,602.69; general and special agents, \$5,169.24; fees—directors, \$5,000; auditors, \$316.66; travelling expenses—officials, \$1,504.89.....			21,593 43
Miscellaneous expenditure, viz.: Advertising, \$242.72; fire departments, patrol and salvage corps assessments, etc., \$13.74; inspections and surveys, \$44.25; legal expenses, \$45; maps and plans, \$1,147.35; postage, telegrams, telephones and express, \$1,425.61; printing and stationery, \$2,505.94; rents, \$985.30; underwriters' boards, associations, etc., \$1,025.06.....			7,434 97
Total expenditure.....	\$		205,308 82

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1915.....	\$	538,585 68
Amount of cash income as above.....		153,532 67
Total.....	\$	692,138 35
Amount of expenditure as above.....	\$	205,308 82
Amount written off ledger assets.....		535 00
Total.....		205,843 82
Balance, net ledger assets (\$567,385.15, less \$81,090.62 held in trust for reinsurance companies, December 31, 1916).....	\$	486,294 53

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies (fire and hail).....	\$	98,224 42
Amount of commission thereon (fire and hail).....		25,759 70
Amount of losses recovered from said companies (fire and hail).....		91,182 96
Reserve of unearned premiums on all fire risks reinsured in unlicensed companies, \$32,923.40; carried out at 80 per cent.....		25,338 70
Amount of losses due and recoverable from such companies (fire and hail).....		34,533 85
Amount of cash or other securities held as security for recovery of fire losses.....		43,156 15

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**THE ACADIA FIRE—Continued.**  
SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.					
	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.	23,744,789	305,748 62	264,450	2,830 43	24,009,239	308,579 05
Taken in 1916, new and renewed.....	17,437,231	226,910 62	270,000	3,300 24	17,707 231	230,210 86
Totals.....	41,182,020	532,659 24	534,450	6,130 67	41,716,470	538,789 91
Less ceased.....	17,088,396	223,561 19	287,950	3,119 52	17,376,346	226,680 71
Gross in force at end of 1916.	24,093,624	309,098 05	246,500	3,011 15	24,340,124	312,109 20
Less reinsured.....	7,872,598	93,408 76	30,910	417 06	7,903,508	93,825 82
Net in force at end of 1916	16,221,026	215,689 29	215,590	2,594 09	16,436,616	218,283 38

  

Risks and Premiums.	Hail.	
	IN CANADA.	
	Amount.	Premiums.
	\$ cts.	\$ cts.
Gross policies taken in 1916, new and renewed.....	539,292 50	32,446 46
Less ceased.....	539,292 50	32,446 46

## SCHEDULE A.

Bonds and debentures owned by the company, viz.:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
Dom. of Can. War Loan, 1925, 5 p.c.....	\$ 25,000 00	\$ 24,500 00	\$ 24,750 00
<i>Cities—</i>			
Halifax, 1917, 4½ p.c.....	17,000 00	18,631 40	17,000 00
Halifax, 1918, 4½ p.c.....	1,000 00	1,096 20	990 00
Halifax, Perm. Stock, 5 p.c.....	30,000 00	30,500 00	30,000 00
<i>Towns—</i>			
Bridgewater, N.S., 1932, 4 p.c.....	2,000 00	1,855 00	1,700 00
Dartmouth, N.S., 1926, 4 p.c.....	6,000 00	5,930 00	5,400 00
Total on deposit with Receiver General.....	\$ 81,000 00	\$ 82,512 60	\$ 79,840 00
<i>Held by the Company.</i>			
Dom. of Canada War Loan, 1925, 5 p.c.....	2,000 00	1,917 50	1,980 00
City of Halifax, 1918, 4½ p.c.....	2,000 00	2,192 40	1,980 00
City of Halifax School, 1917, 4½ p.c.....	1,000 00	1,020 00	1,000 00
C. P. R. Note Certificates, 1924, 6 p.c.....	2,000 00	2,000 00	2,060 00
Nova Scotia Steel and Coal Co., 1st mtg., 1959, 5 p.c.....	4,500 00	4,365 00	4,005 00
Mortgage Corporation of Nova Scotia, 1919, 5½ p.c.....	5,000 00	5,000 00	5,000 00
Total par, book and market values.....	\$ 97,500 00	\$ 99,007 50	\$ 95,865 00

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THE ACADIA FIRE—*Concluded.*

## SCHEDULE B.

Stocks owned and held by the company, viz.:—

	Par value.	Book value.	Market value
Halifax Fire Ins. Co., 133 shares.....	\$ 5,320 00	\$ 5,320 00	\$ 5,213 60
Dartmouth Development Co., 70 shares.....	700 00	552 50	700 00
C. P. Railway, 100 shares.....	10,000 00	22,100 00	16,600 00
Bank of British North America, 30 shares.....	7,300 00	10,147 00	8,030 00
Bank of Montreal, 30 shares.....	3,000 00	6,741 75	6,900 00
Bank of Nova Scotia, 182 shares.....	18,200 00	48,382 25	46,592 00
Canadian Bank of Commerce, 429 shares.....	42,900 00	57,405 68	79,365 00
Dominion Bank, 18 shares.....	1,800 60	4,140 00	3,744 00
Molson's Bank, 25 shares.....	2,500 00	5,059 00	4,775 00
Royal Bank, 1,399 shares.....	139,900 00	259,098 13	296,588 00
Total par, book and market values.....	<u>\$ 231,620 00</u>	<u>\$ 418,937 31</u>	<u>\$ 468,507 60</u>

# ÆTNA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—WM. B. CLARK.

Secretary—E. J. SLOAN.

Principal Office—Hartford, Conn.

Chief Agent in Canada—A. M. M. KIRKPATRICK.

Head Office in Canada—Toronto.

(Incorporated June 5, 1819. Commenced business in Canada, 1821.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$5,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (*For details, see Schedule A*).....\$ 412,853 33

## *Other Assets in Canada.*

Cash in Molsons Bank, Toronto.....	79,190 20
Interest due.....	6,496 04
Agents' balances and premiums uncollected, viz.:—	
Fire (\$707.94 on business prior to Oct. 1, 1916).....	\$ 52,690 12
Automobile (including Fire Risk).....	1,303 09
Tornado.....	166 01
Total.....	54,159 22
Total assets in Canada.....	\$ 552,698 79

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 12,972 44
Net amount of fire claims, unadjusted (\$500 accrued in previous years).....	25,446 30
Net amount of automobile (including Fire Risk) claims, unadjusted.....	809 00
Total net amount of unsettled claims.....	\$ 39,227 74
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 251,937 53
Automobile (including Fire Risk).....	7,496 13
Tornado.....	1,578 36
Total, \$261,012.02; carried out at 80 per cent.....	208,809 61
Taxes due and accrued (estimated).....	2,500 00
Total liabilities in Canada.....	\$ 250,537 35

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## ÆTNA—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Automobile (including Fire Risk).	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	387,938 63	18,910 84	1,593 70
Less reinsurance.....	3,880 18		
Less return premiums.....	47,878 29	3,302 96	376 65
Total deduction.....	51,758 47		
Net cash received.....	336,180 16	15,607 88	1,217 05
Net cash received for all classes of business.....	\$ 353,005 09		
Cash received for interest on investments.....	21,156 90		
Total income in Canada.....	\$ 374,161 99		

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Automobile (including Fire Risk).	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	27,768 49		
Less reinsurance.....	740 06		
Net payment for said claims.....	27,028 43	371 50	
Paid for claims occurring during the year.....	128,144 46	3,201 98	57 88
Less savings and salvage.....	15 44	95 15	
Less reinsurance.....	193 52		
Total deduction.....	208 96		
Net payment for said claims.....	127,935 50	3,106 83	
Total net payment for claims.....	154,963 93	3,478 33	57 88
Total net payments for claims for all classes of business.....	\$ 158,500 14		
Commission and brokerage: Fire, \$76,769.11; Other, \$3,703.88.....	80,472 99		
Taxes.....	21,330 93		
Salaries, fees and travelling expenses, Fire.—Salaries: head Office officials, \$900; general and special agents, \$8,699.92; travelling expenses, officials and agents, \$4,152.49.....	13,752 41		
Miscellaneous expenditure, Fire, viz.:—Advertising, \$447.52; legal expenses, \$161.72; maps and plans, \$1,252.38; postage, telegrams, telephones and express, \$1,689.42; underwriters' boards, associations, etc., \$3,543.46; bad debts, \$285.89; sundries, \$234.80.....	7,615 19		
Miscellaneous expenditure, Other, viz.:—Postage, telegrams, telephones and express, \$64.20; underwriters' boards, associations, etc., \$45.06.....	109 26		
Total expenditure in Canada.....	\$ 281,780 92		

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## AETNA—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Automobile (including Fire Risk).		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	42,171,730	495,307 23	741,964	18,106 17	327,956	1,584 97
Taken in 1916, new and renewed.....	35,158,368	399,094 45	910,508	19,021 78	367,975	1,731 47
Totals.....	77,330,098	894,401 68	1,652,472	37,127 95	695,931	3,316 44
Less ceased.....	32,159,501	386,979 16	918,866	22,135 69	101,850	480 10
Gross in force at end of 1916	45,170,597	507,422 52	733,606	14,992 26	594,081	2,836 34
Less reinsured.....	645,886	4,930 75				
Net in force at end of 1916	44,524,711	502,491 77	733,606	14,992 26	594,081	2,836 34

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

## Governments—

	Par value.	Market value.
Province of Manitoba, 1947, 4 p.e.....	\$ 5,000 00	\$ 4,100 00
" Manitoba, 1948, 4 p.e.....	10,000 00	8,200 00
" Ontario, 1925 (or after 1918 on 1 mo's notice), 4½ p.e.....	50,000 00	48,500 00

## Cities—

Calgary, 1933, 5 p.e.....	25,000 00	23,250 00
Hamilton (T. H. and B. Ry. Co.), 1920, 4 p.e.....	46,000 00	44,620 00
Hamilton, 1932, 4 p.e.....	25,000 00	22,250 00
Montreal Corp. Stock, 4 p.e.....	6,000 00	4,740 00
Montreal, 1942, 4 p.e.....	50,000 00	43,000 00
Ottawa, 1935, 4½ p.e.....	25,000 00	23,750 00
Toronto, 1920, 4 p.e.....	10,000 00	9,800 00
Toronto, 1948, 4 p.e.....	24,333 33	20,683 33
Westmount, 1938, 3½ p.e.....	50,000 00	40,000 00

## Railway—

C. N. Ry., Winnipeg Terminal (g'teed by Prov. of Man.) 1939, 4 p.e.....	50,000 00	41,000 00
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## Miscellaneous—

Can. Perm. Mtge. Corp., 1925, 4½ p.e.....	25,000 00	25,000 00
Montreal Harbour, 1917, 4 p.e.....	4,000 00	3,960 00
Toronto Mtge. Co., 1921, 5 p.e.....	50,000 00	50,000 00

Total on deposit with Receiver General.....	\$ 455,333 33	\$ 412,853 33
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## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate .....	\$ 627,207 93
Cash on hand, in trust companies and in banks.....	2,417,398 41
Agents' balances .....	2,456,597 09
Book value of bonds and stocks.....	20,654,238 59
Bills receivable.....	3,244 72
Total ledger assets.....	\$26,158,687 64

## SESSIONAL PAPER No. 8

## ÆTNA—Concluded.

## NON-LEDGER ASSETS.

Interest accrued.....	\$ 136,645 80
Market value of bonds and stocks over book value .....	676,668 88
Due for: reinsurance, \$54,329.99; and salvages, \$75,719.43, on paid losses.....	130,049 42
Gross assets.....	\$27,122,051 74
Deduct assets not admitted.....	415,504 72
Total admitted assets.....	\$26,706,547 02

## LIABILITIES.

Net amount of unpaid losses.....	\$ 1,672,915 68
Total unearned premiums.....	11,058,297 30
Amount reclaimable on perpetual fire insurance policies.....	107,009 51
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,000 00
Federal, state and other taxes due or accrued (estimated).....	350,000 00
Contingent commissions or other charges due or accrued.....	10,000 00
Total liabilities (except capital stock).....	\$13,203,222 49
Capital stock paid in cash.....	5,000 000 00
Surplus over liabilities and capital.....	8,503,324 53
Total liabilities.....	\$26,706,547 02

## INCOME.

Net cash received for premiums.....	\$13,507,237 66
Deposit premiums received on perpetual risks.....	3,359 86
Interest and dividends.....	980,575 67
Rents.....	25,300 00
Agents' balances previously charged off.....	807 45
Gross profit on sale or maturity of bonds and stocks.....	85,325 23
Conscience money.....	1,310 00
Total income.....	\$14,604,115 87

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 6,874,812 11
Expenses of adjustment and settlement of losses.....	87,087 57
Cash dividends paid stockholders.....	1,000,000 00
Commission or brokerage.....	2,598,989 72
Deposit premiums returned.....	3,188 81
Salaries, \$235,279.54; and expenses, \$182,934.64, of special and general agents.....	418,214 18
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	541,736 20
Rents.....	55,253 68
Taxes on real estate.....	12,083 00
Underwriters' boards and tariff associations.....	139,151 80
Fire department, patrol and salvage corps assessments, fees and expenses.....	70,062 79
Inspections and surveys.....	64,666 67
State taxes on premiums, Insurance Department licenses and fees.....	275,990 91
All other licenses, fees and taxes.....	350,028 43
Agents' balances charged off.....	18,684 20
Gross loss on sale or maturity of bonds.....	31,984 10
All other expenditure.....	323,003 92
Total expenditure.....	\$12,864,938 09

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire.....	\$1,372,888,496 00
Premiums thereon.....	14,363,561 02
Amount of policies terminated—Fire.....	1,178,968,654 00
Premiums thereon.....	12,954,318 93
Net amount in force at the end of the year—Fire.....	1,874,945,329 00
Premiums thereon.....	20,037,604 68
Net amount in force at end of year—Marine and Inland.....	\$ 70,580,234 00
Premiums thereon.....	1,215,977 73
Perpetual risks in force at end of the year—Fire.....	\$ 5,273,428 00
Deposits thereon.....	118,809 46

## ALLIANCE ASSURANCE COMPANY, LIMITED.

### STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—Rt. Hon. Lord ROTHSCHILD.

General Manager—O. MORGAN OWEN.

Principal Office—Bartholomew Lane, London, England.

Chief Agent in Canada—THOS. D. BELFIELD.

Head Office in Canada—39 St. Sacrement St., Montreal.

(Established August 4, 1824. Commenced business in Canada, March 1, 1892.)

#### CAPITAL.

Amount of capital authorized and subscribed.....	£5,450,000....	\$26,523,333 33
Amount paid thereon in cash.....	1,000,000....	<u>4,866,666 67</u>

#### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

##### Bonds on deposit with Receiver General:—

	Par value.	Market value.
Province of British Columbia stock, 1941, 3 p.c.....	\$ 109,500 00	\$ 74,460 00
Grand Trunk Pacific Railway, 1st mortgage sterling, (guaranteed by Dominion of Canada), 1962, 3 p.c.....	257,933 33	162,498 00
Total on deposit with Receiver General.....	<u>\$ 367,433 33</u>	<u>\$ 236,958 00</u>

Carried out at market value.....	\$ 236,958 00
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##### *Other Assets in Canada.*

Cash at head office in Canada.....	5,862 07
Cash in Bank of Montreal.....	13,741 83
Agents' balances and premiums uncollected (\$571.52 on business prior to Oct. 1, 1916).....	25,703 47
Office furniture and plans.....	5,000 00
Total assets in Canada.....	<u>\$ 287,265 37</u>

#### LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 14,460 15
"      "      resisted in suit (accrued in previous years).....	302 00
Total net amount of unsettled claims.....	\$ 14,762 15
Reserve of unearned premiums, \$191,078.31; carried out at 80 per cent.....	152,862 65
Taxes due and accrued.....	10,217 98
Total liabilities in Canada.....	<u>\$ 177,842 78</u>

#### INCOME IN CANADA.

Gross cash received for premiums.....	\$ 273,753 74
Deduct reinsurances, \$1,253.70; return premiums, \$26,250.47.....	27,504 17
Net cash received for premiums.....	\$ 246,249 57
Total income in Canada.....	<u>\$ 246,249 57</u>

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ALLIANCE—*Concluded.*

## EXPENDITURE IN CANADA.

*Fire Risks.*

Net amount paid for claims occurring in previous years.....	\$ 5,776 42	
Amount paid for claims occurring during the year.....	\$ 117,264 94	
Deduct savings and salvage, \$272.50; reinsurances, \$8,009.71.....	8,282 21	
Net amount paid for said claims.....	\$ 108,982 73	
Total net amount paid for claims.....	\$	114,759 15
Commission or brokerage, fire.....		47,340 84
Taxes: fire, \$8,853.31; other, \$41.60.....		8,894 91
Salaries, fees and travelling expenses: fire, Salaries, head office, \$13,747.45; auditors, \$300; travelling expenses: officials, \$644.25; agents, \$67.90.....		14,759 60
Salaries, other: head office.....		250 00
Miscellaneous expenditure, viz.: fire: Advertising, \$10; furniture and fixtures, \$38.28; legal expenses, \$100; maps and plans, \$1,033.41; postage, telegrams, telephones and express, \$927.65; printing and stationery, \$1,458.92; rents, \$2,967.76; underwriters' boards, associations, etc., \$2,355.29; war stamps, \$136.58; rates and taxes on premises, \$89.24; general office expenses, \$601.16.....		9,718 29
Miscellaneous expenditure, other: Printing and stationery, \$451.90; general office expenses, \$1.70.....		453 60
Total expenditure in Canada.....	\$	196,176 39

## RISKS AND PREMIUMS IN CANADA.

*Fire Risks.*

	Amount.	Premiums.
Gross policies in force at December 31, 1915.....	\$ 38,381,558	\$ 361,002 91
Policies taken during the year, new and renewed.....	28,042,379	274,546 28
Total.....	\$ 66,423,937	\$ 637,549 19
Deduct terminated.....	25,955,476	257,241 89
Gross in force at end of year.....	40,468,461	\$ 380,307 30
Deduct reinsured.....	395,300	3,877 61
Net in force at December 31, 1916.....	\$ 40,073,161	\$ 376,429 69

(For General Business Statement, see Appendix.)

AMERICAN CENTRAL INSURANCE COMPANY.  
STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Vice-President and Secretary—B. G. CHAPMAN, JR.

Principal Office—St. Louis, Mo.

Chief Agent in Canada—W. P. FESS.

Head Office in Canada—Winnipeg.

(Incorporated February, 1833. Dominion license issued December 17, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)..... \$ 167,686 26

*Other Assets in Canada.*

Cash in Union Bank of Canada, Winnipeg..... 24,582 61

Interest accrued..... 3,224 28

Agents' balances and premiums uncollected, fire (\$139.93 was on business issued prior to Oct. 1, 1916)..... 44,865 28

Total assets in Canada..... \$ 240,358 43

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid..... \$ 5,954 65

Net amount of fire claims, unadjusted..... 1,000 00

Net amount of hail claims, unadjusted..... 206 82

Total net amount of unsettled claims..... \$ 7,161 47

Reserve of unearned premiums, viz.:

Fire..... \$ 52,720 30

Tornado..... 1,167 76

Total, \$53,888.06; carried out at 80 per cent..... 43,110 45

Taxes due and accrued..... 2,000 00

Due Commercial Union Assurance Company, Limited, London..... 14,760 93

Total liabilities in Canada..... \$ 67,032 85

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## AMERICAN CENTRAL—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	177,768 18	18,401 41	1,408 05
Less reinsurance.....	71,344 29	337 50	
Less return premiums.....	30,165 74	246 00	73 19
Total deduction.....	101,510 03	583 50	
Net cash received.....	76,258 15	17,817 91	1,334 86
Net cash received for premiums for all classes of business.....			\$ 95,410 92
Cash received for interest on investments.....			8,412 89
Total income in Canada.....			\$ 103,823 81

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	8,215 59		
Less reinsurance.....	3,203 27		
Net payment for said claims.....	5,012 32		
Paid for claims occurring during the year.....	93,853 82	50,095 35	1,388 72
Less savings and salvage.....	15 47		
Less reinsurance.....	47,830 00	149 65	
Total deduction.....	47,845 47		
Net payment for said claims.....	46,008 35		
Total net payment for claims.....	51,020 67	49,945 70	1,388 72
Total net payments for claims for all classes of business.....			\$ 102,355 09
Commission and brokerage.....			16,530 20
Taxes.....			4,029 80
Salaries, fees and travelling expenses: Fire: salaries, general and special agents, \$2,856.23; travelling expenses, agents, \$1,419.....			4,275 23
Miscellaneous expenditure: Fire, viz.: Advertising, \$74.29; furniture and fixtures, \$33.24; inspections and surveys, \$668.37; legal expenses, \$45.36; maps and plans, \$680.16; postage, telegrams, telephones and express, \$728.46; printing and stationery, \$221.11; rents, \$22.75; underwriters' boards, associations, etc., \$149.20; agency balance charged off, \$52.13; premium on bond, \$5; agency sundries, \$20.83.....			2,700 90
Total expenditure in Canada.....			\$ 129,891 22

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## AMERICAN CENTRAL—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	FIRE.		HAIL.		TORNADO.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.	24,931,629	244,850 80			179,296	911 66
Taken in 1916, new and renewed.....	22,726,001	189,390 15	332,729	18,401 41	437,425	1,408 05
Totals.....	47,657,630	434,240 95			616,721	2,319 71
Less ceased.....	24,523,840	230,697 81	332,729	18,401 41	152,731	682 16
Gross in force at end of 1916.	23,133,790	203,543 14			463,990	1,637 55
Less reinsured.....	12,167,100	108,310 81				
Net in force at end of 1916.	10,966,690	95,232 33			463,990	1,637 55

Summary of net in force at end of 1916, Amount, \$11,430,680; Premiums, \$96,869.88.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Alberta, 1924, 4½ p. c.....	\$ 15,000 00	\$ 14,250 00
<i>Cities—</i>		
Brandon, 1942, 4½ p.c.....	25,000 00	21,500 00
Calgary, 1933, 5 p.c.....	15,000 00	13,950 00
Fort William, 1937, 4½ p.c.....	24,820 00	21,593 40
Fort William, 1934, 5 p.c.....	11,000 00	10,340 00
Toronto, 1949, 4 p.c.....	26,766 67	22,751 66
Victoria, 1937, 4 p.c.....	30,660 00	25,141 20
Winnipeg, 1928, 4 p. c.....	10,000 00	9,000 00
<i>Towns—</i>		
Selkirk, Man., 1945, 5 p.c.....	500 00	425 00
Selkirk, Man., 1958, 5 p. c.....	3,000 00	2,490 00
Selkirk, Man., 1959, 5 p.c.....	1,500 00	1,245 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1918, 4½ p.c.....	5,000 00	5,000 00
Can. Perm. Mtge. Corp., 1919, 4½ p.c.....	20,000 00	20,000 00
Total on deposit with Receiver General.....	\$ 188,246 67	\$ 167,686 26

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 25,000 00
Loans on bonds, stocks, etc.....	79,500 00
Book value of bonds and stocks.....	3,238,618 19
Cash on hand, in trust companies and in banks.....	579,538 62
Agents' balances.....	446,387 91
Other ledger assets.....	200,000 00
Total ledger assets.....	\$ 4,569,044 72

## SESSIONAL PAPER No. 8

AMERICAN CENTRAL—*Concluded.*

## NON-LEDGER ASSETS.

Interest accrued.....	\$ 40,479 21
Reinsurance recoverable on paid losses.....	13,145 00
Gross assets.....	\$ 4,622,668 93
Deduct assets not admitted.....	479,835 00
Total admitted assets.....	<u>\$ 4,142,833 93</u>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 251,754 24
Total unearned premiums.....	1,819,024 51
Dividends, due and unpaid.....	920 98
Salaries, rents, expenses, bills, accounts, etc., due and accrued.....	3,398 63
Federal, state and other taxes dues or accrued (estimated).....	35,000 00
Total liabilities, excluding capital stock.....	\$ 2,110,098 36
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities, including capital stock.....	1,032,735 57
Total liabilities.....	<u>\$ 4,142,833 93</u>

## INCOME.

Total premium income.....	\$ 2,097,283 64
Interest and dividends.....	152,598 84
Gross profit on sale or maturity of bonds and stocks.....	10,430 14
From agents' balances previously charged off.....	1,531 23
Total income.....	<u>\$ 2,261,843 85</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,262,134 73
Expenses of adjustment and settlement of claims.....	25,729 71
Paid stockholders for interest or dividends.....	29,992 50
Commissions or brokerage.....	456,813 15
Allowances to local agencies for miscellaneous agency expenses.....	5,801 42
Salaries, \$83,399.45, and expenses, \$37,994.09, of special and general agents.....	126,393 54
Salaries fees and all other charges of officers, directors, trustees and home office employees	60,799 16
Rents.....	11,651 88
Underwriters' boards and tariff associations.....	18,266 75
Fire department, patrol and salvage corps assessments, etc.....	3,266 34
Inspections and surveys.....	16,839 89
State taxes on premiums, Insurance Department licenses and fees.....	47,792 98
All other licenses, fees and taxes.....	19,102 87
Agents' balances charged off.....	2,909 53
Gross loss on sale or maturity of bonds and stocks.....	346,590 97
Gross decrease, by adjustment, in book value of bonds.....	7,416 45
All other disbursements.....	48,621 90
Total disbursements.....	<u>\$ 2,490,123 77</u>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of policies written or renewed during the year.....	\$551,626,505 00
Premiums thereon.....	5,581,677 71
Amount of policies terminated during the year.....	530,775,726 00
Premiums thereon.....	5,576,170 53
Net amount in force at December 31, 1916.....	349,023,823 00
Premiums thereon.....	<u>3,396,535 94</u>

# THE AMERICAN INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—P. L. HOADLEY.

Secretary—FREDERICK HOADLEY.

Principal Office—Newark, N.J.

Chief Agent in Canada—C. S. RILEY.

Head Office in Canada—Winnipeg.

(Incorporated February 20, 1846. Dominion license issued June 23, 1912.)

### CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
City of Toronto, 1918, 4 p.c.....	\$ 73,000 00	\$ 62,050 00

Carried out at market value.....\$ 62,050 00

### *Other Assets in Canada.*

Interest accrued.....	1,460 00
Agents' balances and premiums uncollected (\$1,386.61 on business prior to Oct. 1, 1916)....	6,500 37

Total assets in Canada.....\$ 70,010 37

### LIABILITIES IN CANADA.

Net amount of claims, unadjusted, .....	\$ 351 00
Reserve of unearned premiums \$31,610.36; carried out at 80 per cent.....	25,283 29
Taxes due and accrued.....	600 00

Total liabilities in Canada.....\$ 26,239 29

### INCOME IN CANADA.

Gross cash received for premiums.....	\$ 52,851 59
Deduct reinsurances, \$439.74; return premiums, \$5,418.49 .....	5,858 23

Net cash received for said premiums.....	\$ 46,993 36
Received for interest on investments.....	2,920 00

Total income in Canada.....\$ 49,913 36

## SESSIONAL PAPER No. 8

## THE AMERICAN INSURANCE—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 3,815 28	
Amount paid for claims occurring during the year.....	\$ 5,936 99	
Deduct reinsurances.....	6 96	
Net amount paid for said claims.....	\$ 5,930 03	
Total net amount paid for claims.....	\$	9,745 31
Paid for commission or brokerage.....		13,511 32
Taxes.....		1,884 52
Miscellaneous expenditure: Printing and stationery, \$168.65; underwriters' boards, tariff associations, etc., \$452.73.....		621 38
Total expenditure in Canada.....	\$	25,762 53

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1915.....	\$ 5,356,544	\$ 74,735 10
Taken during the year, new and renewed.....	3,372,197	50,257 21
Total.....	\$ 8,728,741	\$ 124,992 31
Deduct terminated.....	4,245,839	59,197 64
Gross in force at end of year.....	\$ 4,482,902	\$ 65,794 67
Deduct reinsured.....	122,300	1,310 95
Net in force at December 31, 1916.....	\$ 4,360,602	\$ 64,483 72

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$ 474,731 80
Mortgage loans on real estate, first liens.....	1,898,031 00
Book value of bonds and stocks.....	7,563,448 40
Cash on hand, in banks and in trust companies.....	406,495 50
Agents' balances and bills receivable.....	1,191,516 58
Total ledger assets.....	\$11,534,223 28

## NON-LEDGER ASSETS.

Interest due and accrued.....	95,742 14
Reinsurance recoverable on paid losses.....	4,477 68
Gross assets.....	\$11,634,443 10
Deduct assets not admitted.....	349,219 93
Total admitted assets.....	\$11,285,223 17

## LIABILITIES.

Net amount of unpaid claims.....	\$ 365,454 33
Total unearned premiums.....	5,469,080 11
Dividends, due and unpaid.....	90,114 00
Salaries, rents, expenses, bills, etc., due or accrued (estimated).....	5,000 00
Federal, state and other taxes due or accrued (estimated).....	70,000 00
Contingent commissions, or other charges due or accrued.....	5,000 00
Special reserve fund.....	300,000 00
Funds held under reinsurance treaties.....	5,479 09
Income tax on salaries, withheld at source.....	174 90
Commissions on farm premiums (payable when notes become due).....	23,493 28
Total liabilities, except capital stock.....	\$ 6,333,795 71
Capital paid up in cash.....	1,000,000 00
Surplus over all liabilities, including capital stock.....	3,951,427 46
Total liabilities.....	\$11,285,223 17

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THE AMERICAN INSURANCE—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 4,713,480 30
Interest and dividends.....	424,927 23
Rents.....	27,268 40
Agents' balances previously charged off.....	184 20
Income tax on salaries, withheld at source.....	302 95
Total income.....	<u>\$ 5,166,163 08</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,268,566 09
Expenses of adjustment and settlement of losses.....	76,154 53
Interest or dividends to stockholders.....	320,000 00
Interest or dividends to policyholders.....	49 00
Commissions or brokerage.....	1,079,620 66
Salaries, \$89,733.35; and expenses, \$65,216.13, of special and general agents.....	154,949 48
Salaries, fees and all other charges of officers, directors, trustees home and department office employees.....	224,877 37
Rents.....	24,903 92
Underwriters' boards and tariff associations.....	31,186 23
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	30,750 04
Inspections and surveys.....	42,231 14
Taxes on real estate.....	10,582 65
State taxes on premiums, Insurance Department licenses and fees.....	105,290 23
All other licenses, fees and taxes.....	39,574 96
Agents' balances charged off.....	3,381 47
Decrease in liabilities during the year on account of reinsurance treaties.....	792 56
Gross decrease by adjustment in book value of bonds.....	16,439 06
All other disbursements.....	115,253 99
Total disbursements.....	<u>\$ 4,544,603 37</u>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$641,686,772 00
Premiums thereon.....	6,375,687 75
Amount of policies terminated during the year.....	586,196,692 00
Premiums thereon.....	5,815,699 27
Net amount in force at December 31, 1916.....	1,030,552,937 00
Premiums thereon.....	<u>10,175,873 22</u>

SESSIONAL PAPER No. 8

## UNDERWRITERS AT AMERICAN LLOYDS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Secretary—EDWARD E. HALL.

Attorneys—EDWARD E. HALL and CHARLES A. TROWBRIDGE.

Principal Office—New York.

Chief Agent in Canada—J. E. CLEMENT.

Head Office in Canada—Montreal.

(Formed April 28, 1890. Dominion license issued November 30, 1910.)

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Commonwealth of Massachusetts, 1935, 3½ p.c.....	\$ 30,000 00	\$ 28,800 00
State of New York, 1960, 4 p.c.....	25,000 00	26,500 00
City of Toronto, 1948, 4 p.c.....	21,900 00	18,615 00

Total on deposit with Receiver General.....	\$ 76,900 00	\$ 73,915 00
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Carried out at market value.....	\$	73,915 00
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### Other Assets in Canada.

Interest accrued.....	\$	1,463 00
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Agents' balances and premiums uncollected, viz.:—

Fire.....	\$ 4,643 64	
Sprinkler Leakage.....	1,029 18	

Total.....	\$	5,672 82
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Total assets in Canada.....	\$	81,050 82
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### LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 77,065 23	
Net amount of sprinkler leakage claims, unadjusted.....	2,558 29	

Total net amount of unsettled claims.....	\$	79,623 51
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Total reserve of unearned premiums, viz.:—

Fire.....	\$ 14,167 16	
Sprinkler Leakage.....	16,140 26	

Total, \$30,307.42, carried out at 80 per cent.....	\$	24,245 94
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Taxes due and accrued.....	\$	500 00
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Total liabilities in Canada.....	\$	104,369 45
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## AMERICAN LLOYDS—Concluded.

## INCOME IN CANADA.

Premiums	CLASS OF BUSINESS.	
	Fire.	Sprinkler Leakage.
Gross cash received.....	\$ cts. 26,224 17	\$ cts. 16,691 54
Less return premiums.....	3,683 75	2,888 71
Net cash received.....	22,540 42	13,802 83
Net cash received for premiums for all classes of business.....	\$ 36,343 25	
Cash received for interest on investments.....	2,926 00	
Total income in Canada.....	\$ 39,269 25	

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Fire.	Sprinkler Leakage.
Net payment for claims occurring in previous years.....	\$ cts. 352 31	\$ cts. 436 56
Paid for claims occurring during the year.....	4,810 13	7,513 51
Total net payment for claims.....	5,162 44	7,950 07
Total net payments for claims for all classes of business.....	\$ 13,112 51	
Commission and brokerage: fire, \$12,720.14; other, \$4,831.00.....	17,551 14	
Taxes: fire, \$585.92; other, \$359.12.....	945 04	
Total expenditure in Canada.....	\$ 31,608 69	

## SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums.	CLASS OF BUSINESS.					
	FIRE.			SPRINKLER LEAKAGE.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
Gross in force at end of 1915	170	\$ 4,954,104	\$ cts. 18,535 66	294	\$ 2,885,483	\$ cts. 24,656 98
Taken in 1916: New.....	171	3,454,183	12,018 91	72	788,500	7,735 81
"    Renewed.....	168	4,983,735	18,616 86	187	1,347,423	9,366 33
Totals.....	509	13,392,022	49,171 43	553	5,061,406	41,759 12
Less ceased.....	241	6,261,700	20,674 85	238	1,930,923	13,865 93
Gross in force at end of 1916	268	7,130,322	28,496 58	315	3,130,483	27,893 19
Less reinsured.....		50,750	264 75		21,500	114 06
Net in force at end of 1916..	268	7,079,572	28,231 83	315	3,108,983	27,779 13

Summary of net in force at end of 1916. No. 583; Amount, \$10,188,555; Premiums, \$56,010.96.

(For General Business Statement, see Appendix).

SESSIONAL PAPER No. 8

## ATLAS ASSURANCE COMPANY, LIMITED.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—HERBERT BROOKS.

Gen. Man. and Sec.—SAMUEL J. PIPKIN.

Principal Office—London, Eng.

Chief Agent in Canada—M. C. HINSHAW.

Principal Office in Canada—Montreal.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

## CAPITAL.

Amount of joint stock authorized and subscribed.....	£ 2 200,000—\$10,706,666 67
Amount paid thereon in cash.....	264,000= 1,284,800 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A).....	\$ 432,047 99
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*Other Assets in Canada.*

Cash at head office.....	108 45
Cash in banks, viz.:—	
Bank of British North America, Montreal.....	\$ 17,924 71
Union Bank of Canada, Winnipeg.....	9,495 15
Total cash in banks.....	27,419 86
Interest accrued.....	5,081 06
Agents' balances and premiums uncollected (\$10,349.42 on business prior to Oct. 1, 1916)...	50,728 56
Office furniture and plans.....	5,000 00
Total assets in Canada.....	\$ 520,385 92

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 15,022 86
Net amount of claims, resisted, in suit.....	5,000 00
Total net amount of unsettled claims (\$5,300 accrued in previous years).....	20,022 86
Reserve of unearned premiums, \$396,995.39; carried out at 80 per cent.....	317,596 31
Taxes due and accrued.....	5,000 00
Total liabilities in Canada.....	\$ 342,619 17

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 575,447 33
Deduct reinsurances, \$9,355.10; return premiums, \$70,984 39.....	80,339 49
Net cash received for premiums.....	\$ 495,107 84
Received for interest on securities (paid direct to head office).....	19,884 25
Total income in Canada.....	\$ 514,992 09

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## ATLAS—Concluded.

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 22,291 01	
Amount paid for claims occurring during the year.....	\$ 317,064 56	
Deduct reinsurances.....	1,354 84	
Net amount paid for said claims.....	\$ 315,679 72	
Total net amount paid for claims.....	\$	337,970 73
Commission or brokerage.....		93,394 84
Paid for:—Salaries, head office officials, \$29,831.43; auditors' fees, \$550; travelling expenses, \$2,455.47.....		32,836 90
Taxes.....		16,836 98
Miscellaneous expenditure, viz.: Advertising, \$1,133.39; rent, \$5,675.67; maps and plans, \$1,669.30; postage, express, telephones and telegrams, \$1,275.42; underwriters' association and tariff charges, \$5,040.07; stationery and printing, \$2,084.09; legal fees; \$20: fire departments, patrol and salvage corps assessments, etc., \$175.92; furniture and fixtures, \$280.75; other charges, \$4,321.40.....		21,676 01
Total expenditure in Canada.....	\$	502,715 46

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 67,900,614	\$ 817,876 95
Taken during the year, new and renewed.....	49,077,491	577,681 06
Total.....	\$116,978,105	\$1,395,558 01
Deduct terminated.....	47,602,863	596,263 89
Gross in force at end of year.....	\$ 69,375,242	\$ 799,294 12
Deduct reinsured.....	1,210,255	14,090 69
Net in force at December 31, 1916.....	\$ 68,164,987	\$ 785,203 43

## SCHEDULE A.

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Canada inscribed stock, 1909/1934, 3½ p.c.....	\$ 184,933 33	\$ 149,796 00
Canada reg'd stock, 1930/1950, 3½ p.c.....	24,333 33	18,736 67
Canada bonds, 1919, 3½ p.c.....	4,866 67	4,769 33
Prov. of Saskatchewan, 1923, 4 p.c.....	48,666 67	45,260 00
Newfoundland Govt. inscribed stock, 1913/1938, 4 p.c.....	48,666 67	39,420 00
Victorian Govt. inscribed stock, 1919, 4 p.c.....	58,400 00	55,480 00
<i>Cities—</i>		
Toronto, 1921, 4 p.c.....	9,733 33	9,441 33
Toronto, 1936, 4 p.c.....	38,933 33	34,261 33
<i>Railways—</i>		
Grand Trunk Pacific Ry. 1st Mtge. Alta Lines (guaranteed by Prov. of Alberta), 1939, 4 p.c.....	24,333 34	19,223 33
Grand Trunk Pacific Ry. 1st Mtge. (guaranteed by Dominion of Canada), 1962, 3 p.c.....	48,666 67	30,660 00
<i>Miscellaneous</i>		
Canada Term. Mtge Corp., 1919, 4½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$ 516,533 34	\$ 432,047 99

(For General Business Statement, see Appendix)

SESSIONAL PAPER No. 8

## BEAVER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—W. J. CHRISTIE.

Vice-Presidents—G. W. ALLAN and A. GOUZÉE.

Manager and Secretary—A. DEJARDIN.

Principal Office—Winnipeg.

(Incorporated May 16, 1913, by an Act of the Parliament of Canada, 3-4 George V, chap. 68. Dominion license issued December 6, 1913.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	300,500 00
Amount paid in cash.....	150,250 00
Amount of premium on capital stock paid in by stockholders.....	15,025 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 66,048 65
Book value of bonds and debentures on deposit with Receiver General (For details, see Schedule A).....	125,400 96
Cash in Union Bank of Canada, Winnipeg.....	38,451 16
Total ledger assets.....	\$ 229,900 77
Market value of bonds and debentures over book value.....	547 43

## OTHER ASSETS.

Interest due, \$2,261.27; accrued, \$3,532.55.....	5,813 82
Agents' balances and premiums uncollected.....	7,633 00
Plans, \$1,155.29; furniture and fixtures, \$585.91.....	1,741 20
Gross assets.....	\$ 245,636 22
Deduct assets not admitted.....	10,490 99
Net assets.....	\$ 235,145 23

## LIABILITIES.

Net amount of claims, unadjusted.....	\$ 1,065 00
Reserve of unearned premiums, \$36,869.92; carried out at 80 per cent.....	29,495 94
Reinsurance premiums, due.....	9,908 84
Due and accrued for auditors' fees.....	150 00
Taxes due and accrued.....	438 56
Total liabilities.....	\$ 41,058 34
Surplus of assets over liabilities.....	\$ 194,086 89
Capital stock paid in cash.....	150,250 00
Surplus over liabilities and capital.....	\$ 43,836 89

## INCOME.

Gross cash received for premiums.....	\$ 80,994 87
Deduct reinsurance, \$48,136.25; return premiums, \$5,020.21.....	53,156 46
Net cash received for premiums.....	\$ 27,838 41
Cash received for interest on investments.....	12,797 18
Total.....	\$ 40,635 59
Received for calls on capital.....	15,025 00
Total income.....	\$ 55,660 59

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## BEAVER FIRE—Concluded.

## EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$ 873 26	
Amount paid for claims occurring during the year.....	\$ 11,053 50	
Deduct reinsurance.....	3,276 06	
Net amount paid for said claims.....	<u>7,777 44</u>	
Total net amount paid for claims.....		\$ 8,650 70
Dividends paid during the year.....		7,287 10
Commission or brokerage.....		-3,610 69
Salaries, H. O. officials.....		3,005 92
Taxes.....		1,935 26
Miscellaneous expenditure, viz.: office furniture and fixtures, \$43.90; maps and plans, \$180.20; postage, telegrams, telephones, express, printing and stationery, \$1,073.96; rents, \$1,020; underwriters' boards, tariff assoc., etc., \$252.03; sundries, \$93.84.....		2,663 93
Total expenditure.....	\$ 20,532 22	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1915.....	\$ 194,773 40
Amount of cash income.....	55,660 59
Total.....	<u>\$ 250,432 99</u>
Amount of cash expenditure.....	20,532 22
Balance, net ledger assets, at December 31, 1916.....	<u>\$ 229,900 77</u>

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1915.....	3,679	\$ 6,871,933	\$ 119,109 37
Taken during the year, new and renewed.....	2,026	5,180,548	81,559 53
Total.....	5,705	\$ 12,052,486	\$ 200,668 90
Deduct terminated.....	637	2,959,387	42,228 38
Gross in force at end of year.....	5,068	\$ 9,093,099	\$ 158,440 52
Deduct reinsured.....		5,459,547	84,283 99
Net in force at December 31, 1916.....	5,068	<u>\$ 3,633,552</u>	<u>\$ 74,156 53</u>

## SCHEDULE A.

Bonds and debentures owned, viz.:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
<i>Cities—</i>			
Brandon (Street Railway), 1952, 4½ p.c....	\$ 10,000 00	\$ 8,064 00	\$ 8,400 00
Lethbridge, 1943, 5 p.c.....	5,353 33	4,784 27	4,657 40
Medicine Hat, 1942, 5 p.c.....	10,000 00	8,948 00	8,800 00
Prince Albert, 1943, 5 p.c.....	15,000 00	13,411 50	12,900 00
<i>Towns—</i>			
Swift Current, 1943, 5 p.c.....	15,000 00	12,624 00	12,600 00
Weyburn, 1953, 5½ p.c.....	10,000 00	8,902 00	9,200 00
Total on deposit with Receiver General.	\$ 65,353 33	\$ 56,733 77	\$ 56,557 40
<i>Held by Company</i>			
Canada War Loan, 1925, 5 p.c.....	25,000 00	24,214 00	24,750 00
Canada War Loan, 1931, 5 p.c.....	25,000 00	24,375 00	24,750 00
Anglo-French External Loan, 1920, 5 p.c....	10,000 00	9,587 20	9,400 00
Bellegarde Rural Telephone Co., 1930, 8 p.c.....	10,500 00	10,490 99	10,490 99
Total par, book and market values.....	<u>\$ 135,853 33</u>	<u>\$ 125,400 96</u>	<u>\$ 125,948 39</u>

SESSIONAL PAPER No. 8

## BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—W. R. BROCK.

Vice-President and General Manager—W. B. MEIKLE.

Secretary—E. F. GARROW.

Principal Office—18, 20 and 22 Front St. East, Toronto.

(Incorporated February 13, 1833, by an Act of the Legislature of the late Province of Upper Canada; amended in 1869 by 32-33 Vic., Chap. 67, and in 1875 by 35 Vic., Chap. 98, and in 1874 by 37, Vic., Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic., Chap. 99, amended in 1893 by 56 Vic., Chap. 75, and in 1901 by 1 Edward VII, Chap. 90, and in 1904 by 4 Edward VII, Chap. 51, and in 1906 by 6 Edward VII, Chap. 64, and in 1907 by 6-7 Edward VII, Chap. 65. On May 16, 1913, the power of the company was extended to include hail insurance under the provisions of Section 81 of the Insurance Act, 1910. Commenced business in Canada June 19, 1835.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 3,000,000 00
Amount subscribed.....	1,400,000 00
Amount of common stock paid up in cash.....	849,029 79
Amount of preferred stock paid up in cash.....	550,000 00
Amount of premium on capital paid in by stockholders since organization in 1833.....	212,500 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate held by the Company, viz.:

Company premises, corner Front and Scott streets, Toronto.....	\$ 236,086 14
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	4,200 00
Book value of bonds and debts. (For details, see Schedule A).....	1,459,264 87
Book value of stocks (For details, see Schedule B).....	138,287 80
Cash at head office.....	802 43

Cash in banks, viz.:

Canadian Bank of Commerce, London, Eng.....	\$ 26,472 07
Canadian Bank of Commerce, New York.....	\$ 306,974 00
Less overdraft Canadian Bank of Commerce, Toronto.....	172,994 65
Canadian Bank of Commerce, (net).....	133,979 35
Corn Exchange National Bank, Chicago.....	12,454 56
United States Mortgage and Trust Co., New York.....	75,403 07

Total cash in banks and trust Co..... 248,309 05

Total ledger assets..... \$ 2,086,950 29

Market value of bonds, debentures and stocks over book value..... 8,336 93

## OTHER ASSETS.

Interest accrued.....	26,556 03
Rents due.....	335 00
Agents' balances and premiums uncollected (\$7,912.42 on business written prior to Oct. 1, 1916).....	621,603 52
Bills receivable overdue.....	238 72
Due for reinsurance losses.....	14,647 38
Plans.....	6,958 38

Total assets..... \$ 2,765,626 25

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## BRITISH AMERICA—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted (\$10,131 accrued prior to 1916).....	\$	103,874 69	
Net amount of inland and ocean claims, unadjusted.....		15,507 00	
Total net amount of unsettled claims.....	\$	119,381 69	
Reserve of unearned premiums, viz.:—			
Fire.....	\$	629,586 16	
Inland Navigation.....		9,357 07	
Marine (Ocean).....		23,700 12	
Total, \$662,643.35; carried out at 80 per cent.....			530,114 68
Dividends declared and due, but unpaid.....			5,957 10
Taxes due and accrued.....			16,787 71
Reinsurance premiums due.....			93,962 03
Other liabilities.....			271 78
Total liabilities in Canada.....	\$		766,474 99

(2) *Liabilities in Other Countries.*

Net amount of fire claims, unadjusted.....	\$	211,609 59	
Net amount of fire claims, resisted, in suit.....		8,378 00	
Total net amount of unsettled fire claims (\$21,235.25 accrued prior to 1916).....	\$	219,987 59	
Net amount of inland and ocean claims, unadjusted.....		119,739 67	
Total net amount of unsettled claims.....	\$	339,727 26	
Reserve of unearned premiums, viz.:—			
Fire.....	\$	1,092,650 12	
Inland Navigation.....		12,501 56	
Marine (Ocean).....		18,524 53	
Total, \$1,123,676.21; carried out at 80 per cent.....			898,940 97
Taxes due and accrued.....			14,878 73
Due and accrued for salaries, rent, etc.....			4,500 00
Reinsurance premiums due.....			6,465 47
Total liabilities in other countries.....	\$	1,264,532 43	
Total liabilities (excluding capital stock) in all countries.....	\$	2,031,007 42	
Excess of assets over liabilities.....	\$	734,618 83	
Capital stock paid in cash.....		1,399,029 79	

## INCOME.

Premiums.	CLASS OF BUSINESS.				
	FIRE.		MARINE AND INLAND.		MAIL.
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	989,406 36	2,129,738 08	144,960 04	96,010 10	132,957 72
Less reinsurance.....	164,312 95	535,743 76		18,286 57	31,637 63
Less return premiums.....	145,974 86	323,853 25	267 12	2,217 04	1,440 90
Total deduction.....	310,287 81	859,597 01		20,503 61	33,078 53
Net cash received.....	679,118 55	1,270,141 07	144,692 92	75,506 49	99,879 19
Net cash received for premiums for all classes of business in all countries.....	\$ 2,269,338 22				
Cash received for interest on investments.....	69,723 47				
Cash received for rents.....	5,536 65				
Profit on sale of securities.....	1,212 08				
Total income.....	\$ 2,345,810 42				

SESSIONAL PAPER No. 8

## BRITISH AMERICA—Continued.

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.				
	Fire.		Marine and Inland.		Hail.
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.
Amount paid for claims occurring in previous years.....	\$ cts. 30,139 58	\$ cts. 103,164 25	\$ cts. 40,337 01	\$ cts. 4,931 89	
Less savings and salvage.....		2,096 65	2 28	37 26	
Less reinsurance.....	8,449 04	19,976 74		2,149 27	
Total deduction.....		22,073 39		2,186 53	
Net payment for said claims.....	21,690 54	81,090 86	40,334 73	2,745 36	
Paid for claims occurring during the year.....	379,056 05	974,214 09	88,348 22	105,326 99	137,766 27
Less savings and salvage.....		3,889 31	6,910 90	48 36	
Less reinsurance.....	92,787 51	232,332 50		6,019 25	16,071 94
Total deduction.....		236,221 81		6,067 61	
Net payment for said claims.....	286,268 57	737,902 28	81,437 32	99,259 38	
Total net payment for claims.....	307,959 11	819,063 14	121,772 05	102,004 74	121,694 33

Total net payments for claims for all classes of business.....	\$ 1,472,513 37
Dividends paid stockholders.....	38,500 00
Commission and brokerage.....	507,473 62
Taxes.....	65,997 91
Salaries, fees and travelling expenses:—Salaries: Head Office, \$65,929.65; general and special agents, \$89,275.51; Fees: directors, \$6,004.20; auditors, \$1,102.30.....	162,311 66
Miscellaneous expenditure, viz.:—Advertising, \$7,558.23; fire departments, patrol and salvage corps assessments, etc., \$1,097.26; furniture and fixtures, \$3,288.10; inspections and surveys, \$48,576.27; legal expenses, \$1,783.08; maps and plans, \$5,888.43; postage, telegrams, telephones and express, \$15,464.75; printing and stationery, \$29,392.84; rents, \$13,365.20; underwriters' boards, associations, etc., \$29,517.72; exchange, \$1,204.54; sundries, \$7,232.50.....	164,368 92
Total expenditure.....	\$ 2,411,165 48

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1915.....	\$ 2,138,492 05
Income as above.....	2,345,810 42
Amount of appreciation in ledger values of assets.....	13,813 30
Total.....	\$ 4,498,115 77
Amount of expenditure as above.....	2,411,165 48
Balance, net ledger assets, at December 31, 1916.....	\$ 2,086,950 29

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies, fire, \$136,384.93; hail, \$16,729.18.....	\$ 153,114 11
Commissions thereon, fire, \$33,982.50; hail, \$4,600.50.....	38,583 00
Amount of losses recovered from said companies, fire, \$79,900.16; hail, \$12,128.68.....	92,028 84
Reserve of unearned premiums, \$67,199.40, carried out at 80 per cent.....	53,759 52
Amount of losses recoverable from said companies, fire, \$24,411.31; hail, \$7,832.55.....	32,243 86
Amount of reinsurance premiums payable to said companies.....	5,915 15
Amount of cash or other securities held as security for recovery of losses, etc.....	84,017 38

7 GEORGE V. A. 1917

BRITISH AMERICA—Continued.  
SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	102,596,450	1,087,469 65	374,824,446	3,014,468 38	477,420,896	4,101,938 03
Taken in 1916, new and renewed.....	107,750,412	1,228,310 61	308,317,167	2,167,449 76	416,067,579	3,395,760 37
Totals .....	210,346,862	2,315,780 26	683,141,613	5,181,918 14	893,488,475	7,497,698 40
Less ceased .....	82,890,217	878,380 04	309,486,907	2,280,013 24	392,377,124	3,158,393 28
Gross in force at end of 1916	127,456,645	1,437,400 22	373,654,706	2,901,904 90	501,111,351	4,339,305 12
Less reinsured.....	19,264,634	207,057 98	79,199,005	659,152 19	98,463,639	866,210 17
Net in force at end of 1916..	108,192,011	1,230,342 24	294,455,701	2,242,752 71	402,647,712	3,473,094 95

  

Risks and Premiums.	Inland Marine.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	4,480	26 83	537,814	12,974 80	542,294	13,001 63
Taken in 1916, new and renewed.....	4,227,618	10,613 59	7,950,875	52,456 96	12,178,493	63,070 55
Totals .....	4,232,098	10,640 42	8,488,689	65,431 76	12,720,787	76,072 18
Less ceased .....	4,011,217	9,723 54	6,671,029	27,513 42	10,682,246	37,236 96
Gross in force at end of 1916	220,881	916 88	1,817,650	37,918 34	2,038,541	38,835 22
Less reinsured.....			1,094,986	13,407 98	1,094,986	13,407 98
Net in force at end of 1916..	220,881	916 88	722,674	24,510 36	943,555	25,427 24

  

Risks and Premiums.	Marine.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	1,199,980	8,590 91	796,731	6,881 00	1,996,711	15,471 91
Taken in 1916, new and renewed.....	18,943,681	224,732 11	15,407,048	161,988 75	34,350,729	386,720 86
Totals .....	20,143,661	233,323 02	16,203,779	168,869 75	36,347,440	402,192 77
Less ceased .....	16,777,996	191,825 64	14,573,569	150,345 22	31,351,565	342,170 86
Gross and net in force at end of 1916.....	3,365,665	41,497 38	1,630,210	18,524 53	4,995,875	60,021 91

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## BRITISH AMERICA—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	HAIL.	
	In Canada.	
	Amount.	Premiums.
	\$	\$ cts.
Taken in 1916, new and renewed.....	2,044,313	128,363 59
Less ceased.....	2,044,313	128,363 59
Risks and Premiums.	Inland Transit.	
	IN OTHER COUNTRIES.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1915 .....	2,891,900	1,047 25
Taken in 1916, new.....	1,222,189	2,737 89
Totals.....	4,114,089	3,785 14
Less ceased.....	3,783,231	3,201 42
Gross in force at end of 1916 .....	330,858	583 72
Less reinsured .....	156,500	90 96
Net in force at end of 1916.....	174,358	492 76

Summary of net in force at end of 1916:—Amount, \$408,761,500; Premiums, \$3,559,036 86

## SCHEDULE A.

Bonds and debts. owned by the company:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
<i>Governments—</i>			
Province of New Brunswick, 1938, 3 p.c.....	\$ 5,840 00	\$ 4,321 60	\$ 4,321 60
Province of New Brunswick, 1921, 4 p.c.....	10,000 00	9,600 00	9,600 00
<i>Cities—</i>			
Kamloops, 1922, 5 p.c.....	4,000 00	3,800 00	3,800 00
London, 1921, 4 p.c.....	9,000 00	8,640 00	8,640 00
Montreal, 1925, 4 p.c.....	5,000 00	4,650 00	4,650 00
Nanaimo, 1922, 5 p.c.....	9,000 00	8,550 00	8,550 00
St. Catharines, 1919, 4 p.c.....	15,000 00	14,550 00	14,550 00
Vancouver, 1945, 4 p.c.....	3,000 00	2,310 00	2,310 00
Winnipeg, 1938, 3½ p.c.....	3,000 00	6,320 00	6,320 00
Winnipeg, 1917, 4 p.c.....	1,000 00	990 00	990 00
<i>Miscellaneous—</i>			
Central Canada Loan and Savings Co., 60 days' notice, 4 p.c.....	21,400 00	21,400 00	21,400 00
Total on deposit with Receiver General.	\$ 91,240 00	\$ 85,131 60	\$ 85,131 60
Mexican Government redeemable gold bonds, 1920, 5 p.c., deposited in Mexico.....	\$ 25,000 00	\$ 11,000 00	\$ 11,000 00

## BRITISH AMERICA—Continued.

## SCHEDULE A—Concluded.

Bonds and debts owned by the Company:—Concluded.

*Held with Insurance Departments or with Trustees in the United States.*

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Province of Manitoba, 1930, 4 p.c.....	\$ 5,000 00	\$ 4,400 00	\$ 4,400 00
Province of Ontario, 1920, 5 p.c.....	20,000 00	20,000 00	20,000 00
Province of Saskatchewan, 1919, 5 p.c.....	25,000 00	25,000 00	25,000 00
Province of Saskatchewan, 1924, 5 p.c.....	80,000 00	78,400 00	79,200 00
Anglo-French External Loan, 1920, 5 p.c.....	12,000 00	11,160 00	11,280 00
Mecklenburg Co., North Carolina, 1936, 5 p.c.	5,000 00	5,400 00	5,550 00
New Mexico Highway, 1928, 4 p.c.....	10,000 00	10,100 00	10,100 00
New York State, 1958, 4 p.c.....	5,000 00	5,300 00	5,300 00
Porto Rico Reg'd bonds (1909 series), 1932 4 p.c.....	10,000 00	10,400 00	10,100 00
<i>Cities—</i>			
Atlanta, Ga., (School) 1929-1930, 4½ p.c.....	10,000 00	10,500 00	10,500 00
Brooklyn, N.Y., 1936, 3½ p.c.....	30,000 00	28,800 00	28,200 00
Cleveland, Ohio, 1923, 4 p.c.....	100,000 00	103,000 00	101,000 00
Kingston, Ont., 1919-1925, 4½ p.c.....	20,000 00	19,532 00	19,400 00
London, 1921, 4 p.c.....	15,000 00	14,400 00	14,400 00
New York, 1919, 3½ p.c.....	170,000 00	168,300 00	168,300 00
New York, 1941, 3½ p.c.....	5,000 00	4,700 00	4,700 00
New York, 1963, 4½ p.c.....	5,000 00	5,450 00	5,500 00
Richmond, Va., 1924, 4 p.c.....	25,000 00	25,000 00	25,000 00
Richmond, Va., 1927, 4 p.c.....	1,300 00	1,300 00	1,300 00
Riverside, Cal., 1923-1935, 5 p.c.....	25,000 00	27,000 00	26,750 00
Toledo, Ohio, 1919, 4½ p.c.....	10,000 00	10,100 00	10,200 00
Victoria, B.C., 1923, 4½ p.c.....	140,000 00	138,600 00	133,000 00
Wilmington, N.C., 1935, 5 p.c.....	5,000 00	5,550 00	5,600 00
<i>County—</i>			
Greenville Co., S.C., 1933, 4½ p.c.....	5,000 00	5,200 00	5,200 00
<i>Railways—</i>			
Canadian Northern Ry. Con. deb. (gtd. by Prov. of Manitoba), 1930, 4 p.c.....	40,393 34	34,738 27	35,142 20
Chicago, Milwaukee and St. Paul Ry., 1914, 5 p.c.....	1,200 00	1,272 00	1,284 00
Imperial Rolling Stock Co., C.N.R. Equip., 1920, 4½ p.c.....	64,000 00	62,720 00	62,080 00
Suburban Rapid Transit Co. 1st mort., 1938, 5 p.c.....	22,000 00	20,240 00	19,800 00
West Shore Ry. 1st mort., 1931, 4 p.c.....	12,000 00	11,040 00	11,160 00
<i>Miscellaneous—</i>			
Central Canada Loan and Savings Co., 1917, 4 p.c.....	115,000 00	115,000 00	115,000 00
Central Canada Loan and Savings Co., 1918, 4 p.c.....	250,000 00	250,000 00	250,000 00
Provincial Light, Heat and Power Co., 1st mort., 1946, 5 p.c.....	51,000 00	48,960 00	49,980 00
Toronto General Trusts Corp'n Investment Receipt, 1918, 5 p.c.....	12,000 00	12,000 00	12,000 00
Toronto Savings and Loan Co., 1918, 4½ p.c.	50,000 00	50,000 00	50,000 00
Totals held with Ins. Depts. or with Trustees in United States.....	<u>\$1,355,893 34</u>	<u>\$1,343,562 27</u>	<u>\$1,336,426 20</u>
<i>Held by the Company.</i>			
Chicago, Milwaukee and St. Paul Ry., (Conv. gold) 1932, 4½ p.c.....	\$ 2,100 00	\$ 2,121 00	\$ 2,121 00
Canada Perm. Mgt. Corp., 1917, 4½ p.c.....	12,500 00	12,500 00	12,500 00
Eastern Canada Savings and Loan Co., 1922, 4½ p.c.....	5,000 00	4,950 00	4,950 00
Totals held by Company.....	<u>\$ 19,600 00</u>	<u>\$ 19,571 00</u>	<u>\$ 19,571 00</u>
Total par, book and market values.....	<u>\$1,491,733 34</u>	<u>\$1,459,264 87</u>	<u>\$1,452,128 80</u>

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BRITISH AMERICA—*Concluded.*

## SCHEDULE B.

Stocks owned by the Company:—

*Held with Insurance Departments or with  
Trustees in United States.*

	Par value.	Book value.	Market value.
100 shares Chicago, Milwaukee and St. Paul Ry. (preferred stock).....	\$ 10,000 00	\$ 12,500 00	\$12,600 00
43 shares Illinois Central Ry. (common stock).....	4,300 00	4,515 00	4,644 00
100 shares Minneapolis, St. Paul and Sault Ste. Marie Ry. (common stock).....	10,000 00	11,600 00	12,000 00
216 shares Great Northern Ry. (preferred stock).....	21,600 00	25,488 00	25,488 00
Totals held with Ins. Depts. or with Trustees in United States.....	\$ 45,900 00	\$ 54,103 00	\$ 54,732 00

*Held by Company.*

110 shares Dominion Savings and Invt. Soc. \$	5,500 00	\$ 4,400 00	\$ 4,400 00
7,422 shares Western Assurance Co. stock.....	148,440 00	77,188 80	92,032 80
22 shares Great Northern Ry. (preferred stock)	2,200 00	2,596 00	2,596 00
Totals held by Company.....	\$ 156,140 00	\$ 84,184 80	\$ 99,028 80
Total par, book and market values.....	\$ 202,040 00	\$ 138,287 80	\$ 153,760 80

7 GEORGE V, A. 1917

## BRITISH COLONIAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—HON. C. E. DUBORD.

Vice-President—J. B. MORISSETTE.

Managing Director and Secretary—THEODORE MEUNIER.

Treasurer—I. L. LAFLEUR.

Principal Office—Montreal.

(Incorporated May 19, 1909, by an Act of Parliament of Canada, 8-9 Edward VII, chap. 52. Extended in 1912 by 2 George V, chap. 63. Dominion license issued June 1, 1912.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed for.....	1,000,000 00
Amount paid thereon in cash.....	219,805 00
Amount of premium on capital stock paid in by stockholders.....	100,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A.).....	\$ 135,397 51
Cash at head office and branches.....	6,630 47
Cash in banks, viz.:—	
Imperial Bank of Canada, Montreal.....	\$ 27,261 28
Banque Nationale, Quebec.....	49,450 20
Total cash in banks.....	76,711 48
Advances to inspectors and special agents.....	208 90
Total ledger assets.....	\$ 218,948 36
Deduct market value of bonds and debentures under book value.....	6,384 64
	<u>\$ 212,563 72</u>

## OTHER ASSETS.

Interest accrued.....	2,273 67
Agents' balances and premiums uncollected (\$6,844.96 was on business prior to Oct. 1, 1916)	23,268 61
Balance due by Central Canada.....	3,430 76
Office furniture and fixtures, \$2,905.77; maps and plans, \$7,102.92.....	10,008 69
Bills receivable held by the Company (notes from agents on account of business written prior to Oct. 1, 1916).....	1,444 50
Total assets.....	<u>\$ 252,989 95</u>

## LIABILITIES.

Net amount of claims, unadjusted.....	\$ 12,157 19
Net amount of claims, resisted, in suit (accrued in 1915).....	565 74
Total net amount of unsettled claims.....	\$ 12,722 93
Reserve of unearned premiums, \$87,629.48; carried out at 80 per cent.....	70,103 59
Reserve of unlicensed reinsurance premiums, unsecured.....	4,570 87
Taxes due and accrued.....	1,000 00
Held in trust for unlicensed treaty company.....	33,606 79
Total liabilities.....	<u>\$ 122,004 14</u>
Excess of assets over liabilities.....	\$ 130,925 77
Capital stock paid in cash.....	<u>219,805 00</u>

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## BRITISH COLONIAL—Continued.

## INCOME.

Gross cash received for premiums.....	\$ 171,293 81
Deduct reinsurances, \$47,916.29; return premiums, \$35,490.56 .....	83,406 85
Net cash received for premiums.....	\$ 87,886 96
Received for interest on investments.....	10,761 74
Total.....	\$ 98,648 70
Received for calls on capital.....	927 50
Total income.....	\$ 99,576 20

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 14,605 09
Deduct reinsurances.....	5,214 54
Net amount paid for said claims.....	\$ 9,390 55
Amount paid for claims occurring during the year.....	\$ 104,001 22
Deduct reinsurances.....	36,156 55
Net amount paid for said claims.....	\$ 67,844 67
Total net amount paid for claims.....	\$ 77,235 22
Commission or brokerage.....	13,038 53
Salaries—H.O. officials \$15,830.05; auditor's fees, \$370.00; travelling expenses, officials, \$488.76; agents, \$1,534.29 .....	18,223 10
Taxes.....	4,872 53
Miscellaneous expenditure:—Advertising, \$1,512.89; furniture and fixtures, \$158.55; legal fees, \$63.46; maps and plans, \$1,235.46; postage, telegrams, telephones and express, \$1,998.28; printing and stationery, \$1,091.78; rents, \$3,205.54; light, \$53.25; office expenses, \$669.39; exchange, \$119.59; underwriters' boards, tariff associations, etc., \$985.39.....	11,093 49
Total expenditure.....	\$ 124,462 87

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1915—.....	\$ 210,168 24
Amount of cash income.....	99,576 20
Total.....	\$ 309,744 44
Amount of expenditure.....	124,462 87
Balance net ledger assets (\$218,948.36 less deposit of reinsuring Co., \$33,666.79), December 31, 1916.....	\$ 185,281 57

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$ 47,834 41
Amount of commission thereon.....	14,369 06
Amount of losses recovered from said companies.....	37,775 49
Reserve of unearned premiums reinsured in unlicensed companies, \$30,516.78, carried out at 80 per cent.....	24,413 42
Amount of losses recoverable from said companies.....	13,824 24
Amount of cash or other securities held as security for recovery of losses, etc.....	33,666 79

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1915.....	10,570	\$ 20,522,167	\$ 320,315 99
Taken during the year, new and renewed.....	7,832	12,309,583	179,947 50
Total.....	18,402	\$ 32,831,750	\$ 500,263 49
Deduct terminated.....	6,954	15,264,333	236,440 47
Gross in force at end of year.....	11,448	\$ 17,567,417	\$ 263,823 02
Deduct reinsured.....		4,731,110	67,304 24
Net in force at December 31, 1916 .....	11,448	\$ 12,836,307	\$ 196,518 78

BRITISH COLONIAL—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the Company:—

<i>On deposit with Receiver General.</i>		Par value.	Book value.	Market value.
<i>Towns—</i>				
Joliette, 1941, 4½ p.c.....	\$ 10,000 00	\$ 10,200 00	\$ 8,500 00	
Ste. Anne de Bellevue, 1951, 5 p.c.....	10,000 00	10,552 68	8,800 00	
<i>Village—</i>				
Ste. Rose, 1954, 6 p.c.....	10,000 00	9,750 00	10,100 00	
<i>Schools—</i>				
Ste. Rose, 1940, 4½ p.c.....	18,000 00	18,000 00	14,580 00	
Villeraye, Que., 1951, 5½ p.c.....	17,000 00	19,429 30	16,830 00	
Total on deposit with Receiver General..	\$ 65,000 00	\$ 67,931 98	\$ 58,810 00	
<i>Held by Company.</i>				
City of Regina, 1931, 4½ p.c.....	\$ 18,000 00	\$ 15,448 60	\$ 16,020 00	
Town of Ponoka, 1917 to 1932, 5 p.c.....	3,701 10	3,045 92	3,293 98	
<i>Municipalities—</i>				
Brenda (g'teed by Prov. of Man.), 1930 4 p.c..	10,000 00	8,713 00	8,500 00	
Hamiota (g'teed by Prov. of Man.), 1931, 4 p.c.	5,000 00	4,356 00	4,350 00	
<i>Schools—</i>				
Edmonton, Alta., S.D., 1917-1951, 4½ p.c.....	13,125 00	10,205 00	11,287 50	
St. Louis, Alta., R.C.S., 1917-1941, 5 p.c.....	12,500 00	11,131 01	11,250 00	
Arcola, Sask., 1917-1942, 5 p.c.....	13,866 72	11,828 00	12,618 72	
Prince Albert, Sask., 1921, 5 p.c.....	1,566 67	2,738 00	1,504 00	
Prince Albert, Sask., 1938, 5 p.c.....	1,566 67		1,378 67	
Total held by company.....	\$ 79,326 16	\$ 67,465 53	\$ 70,202 87	
Total par, book and market values.....	\$ 144,326 16	\$ 135,397 51	\$ 129,012 87	

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THE BRITISH DOMINIONS GENERAL INSURANCE COMPANY,  
LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—F. H. BOOTH.

Secretary—JOHN GARDINER.

Principal Office—London, Eng.

Chief Agent in Canada—R. J. DALE.

Head Office in Canada—Montreal.

(Incorporated 1904. Dominion license issued July 22, 1915.)

## CAPITAL.

Amount of joint stock capital authorized.....	£ 1,000,000	\$ 4,866,676 40
Amount subscribed.....	775,014	3,771,734 80
Amount paid in cash.....	380,292	1,850,754 40

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
British Government Treasury Bills, 1917.....	\$ 97,333 33	\$ 97,333 33
City of Toronto, 1920, 4 p.c.....	12,166 67	11,923 33

Total on deposit with Receiver General.....	\$ 109,500 00	\$ 109,256 66
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Carried out at market value.....	\$ 109,256 66
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*Other Assets in Canada.*

Bonds and debentures held by Company, viz:—

	Par value.	Market value.
Dominion of Canada reg'd stock, 1930/1950, 3½ p.c.....	\$ 9,733 33	\$ 7,494 67
Province of Nova Scotia, 1945, 3½ p.c.....	14,600 00	11,242 00

*Cities—*

Edmonton, 1929, 4½ p.c.....	14,600 00	12,994 00
Toronto, 1936, 4 p.c.....	9,733 33	8,565 33

Total par and market values.....	\$ 48,666 66	\$ 40,296 00
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Carried out at market value.....	40,296 00
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Cash at head office in Canada.....	50,620 63
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Interest accrued.....	118 63
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Agents' balances and premiums uncollected, fire, \$10,740.10; sprinkler leakage, \$119.....	10,859 10
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Office furniture and plans.....	6,956 40
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Total assets in Canada.....	\$ 218,107 42
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## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid.....	\$ 5 00
Net amount of claims, unadjusted.....	29,172 64
Net amount of claims, resisted, in suit (accrued in previous years).....	4,000 00

Total net amount of unsettled claims.....	\$ 33,177 64
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Reserve of unearned premiums, viz:—

Fire.....	\$ 73,250 90
Sprinkler Leakage.....	1,003 55

Total, \$74,254.45; carried out at 80 per cent.....	59,403 56
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Taxes due and accrued.....	2,200 00
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Total liabilities in Canada.....	\$ 94,781 20
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## BRITISH DOMINIONS GENERAL—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Gross cash received.....	108,821 83	833 50
Less reinsurance.....	325 65	
Less return premiums.....	18,218 90	12 68
Total deduction.....	18,544 55	
Net cash received.....	90,277 28	820 82
Net cash received for premiums for all classes of business.....	\$ 91,098 10	
Cash received for interest on investments.....	6,277 29	
Total income in Canada.....	\$ 97,375 39	

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Fire.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	1,650 90	30 00
Paid for claims occurring during the year.....	60,777 95	97 25
Total net payments for claims.....	62,428 85	127 25
Total net payments for claims for all classes of business.....	\$ 62,556 10	
Commission and brokerage: Fire, \$24,427.42; Other, \$269.12.....	24,696 54	
Taxes: Fire, \$4,394.54; Other, \$6.44 .....	4,400 98	
Salaries, fees and travelling expenses: Fire: Salaries, Head Office, \$2,573.30; travelling expenses, officials, \$2,037.49.....	4,610 79	
Miscellaneous expenditure, Fire, viz.: Advertising, \$227.30; legal expenses, \$18; maps and plans, \$563.10; postage, telegrams, telephones and express, \$453.46; printing and stationery, \$1,066.53; underwriters' boards, associations, etc., \$1,124.33; exchange, \$67.08; adjusting expenses, \$1,238.23; status inquiries, \$47.50; insurance on securities, \$26.52 ..	4,832 10	
Total expenditure in Canada.....	\$ 101,096 51	

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BRITISH DOMINIONS GENERAL—*Concluded.*  
SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Sprinkler Leakage.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....	12,341,557	144,517 55	256,100	2,107 65
Taken in 1916—New.....	10,456,218	103,944 84	125,250	952 50
Renewed.....	857,423	8,426 72		
Totals.....	23,655,198	256,889 11	381,350	3,060 15
Less ceased.....	10,290,661	116,009 16	87,250	553 90
Gross in force at end of 1916.....	13,364,537	140,879 95	294,100	2,506 25
Less reinsured.....	17,250	301 15		
Net in force at end of 1916.....	13,347,287	140,578 80	294,100	2,506 25

Summary of net in force at end of 1916: Amount, \$13,641,387; Premiums, \$143,085.05.

(For General Business Statement, see Appendix.)

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—HON. EDWARD BROWN.

Vice-President—E. E. HALL.

Managing Director and Secretary—F. K. FOSTER.

Asst. Secretary—B. A. KELLAM.

Principal Office—Winnipeg, Man.

(Incorporated as "The Frechold Fire Insurance Company" under the authority of chap. 109 of the Statutes of Manitoba, of 1906; and by chap. 110 of the Statutes of Manitoba, of 1906, its name was changed to "The Prince Rupert Fire Insurance Company"; and by Order in Council of the Province of Manitoba, dated April 29, 1908, its name was again changed to "The British Northwestern Fire Insurance Company," and by an Act of the Legislature of Province of Manitoba, 1910, certain further amendments were made to the company's Acts. Incorporated May 4, 1910, by an Act of the Parliament of Canada 9-10 Edward VII, chap. 70. Dominion license issued February 20, 1912.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed.....	594,400 00
Amount paid thereon in cash.....	242,162 20
Amount of premium on capital paid in by stockholders.....	47,408 50

(For List of Shareholders, see Appendix.)

## ASSETS.

Loans on mortgages on real estate, first liens.....	\$ 104,728 64
Book value of bonds and debts. (For details, see Schedule A).....	100,966 69
Book value of stocks (For details, see Schedule B).....	60,000 00
Cash at head office.....	3,808 77
Cash in bank and trust company:—	
Merchants Bank, Winnipeg.....	\$ 33,648 13
British Columbia Trust Corp., Vancouver.....	2,000 00
Total cash in bank and trust company.....	35,648 13
Total ledger assets.....	\$ 305,152 23
Deduct market value of bonds and stocks under book value.....	20,167 67
	\$ 284,984 56

## OTHER ASSETS.

Interest accrued.....	3,544 85
Agents' balances and premiums uncollected.....	8,565 38
Office furniture and fixtures, \$2,000; plans, \$4,000.....	6,000 00
Due for reinsurance losses.....	6,154 65
Reinsurance premiums.....	6,695 99
Gross assets.....	\$ 315,945 43
Deduct assets not admitted.....	4,796 35
Net assets.....	\$ 311,149 08

## SESSIONAL PAPER No. 8

## THE BRITISH NORTHWESTERN—Continued.

## LIABILITIES.

Total net amount of claims, unadjusted.....	\$ 4,719 50
Reserve of unearned premiums, \$46,801.09; carried out at 80 per cent.....	37,440 97
Dividends declared and due, unpaid.....	60 25
Taxes due and accrued.....	350 00
Reinsurance accounts due.....	8,052 98
<b>Total liabilities.....</b>	<b>\$ 50,623 70</b>
Excess of assets over liabilities.....	\$ 260,525 38
Capital stock paid in cash.....	242,162 20
<b>Surplus over liabilities and capital.....</b>	<b>\$ 18,363 18</b>

## INCOME.

Gross cash received for premiums.....	\$ 96,214 74
Deduct reinsurances, \$25,037.61; return premiums, \$14,965.50.....	40,003 11
<b>Net cash received for said premiums.....</b>	<b>\$ 56,211 63</b>
Received for interest on investments.....	13,313 23
Received for premium on capital stock.....	600 00
<b>Total.....</b>	<b>\$ 70,124 86</b>
Received increased capital.....	3,589 00
<b>Total income.....</b>	<b>\$ 73,713 86</b>

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 2,013 36
Deduct reinsurances.....	109 15
<b>Net amount paid for said claims.....</b>	<b>\$ 1,904 21</b>
Amount paid for claims occurring during the year.....	\$ 35,897 49
Deduct reinsurances.....	11,903 02
<b>Net amount paid for said claims.....</b>	<b>\$ 23,994 47</b>
<b>Total net amount paid for claims.....</b>	<b>\$ 25,898 68</b>
Commission or brokerage.....	9,101 59
Salaries, \$6,963.40; director's fees, \$360; auditors' fees, \$200; travelling expenses, \$2,229.70..	9,753 10
Taxes.....	2,384 17
Miscellaneous expenditure: Advertising, \$860.79; adjustment fees, \$750.85; legal fees, \$151.53; maps and plans, \$504.96; postage, telegrams, telephones and express, \$657.84; printing and stationery, \$1,953.56; rents, \$812.40; boards, tariff associations, etc., \$943.57; furniture and fixtures, \$32.75; charges, \$1,202.19; exchange, \$184.21.....	7,654 65
<b>Total expenditure.....</b>	<b>\$ 54,792 19</b>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1915.....	\$ 286,230 56
Amount of cash income.....	73,713 86
<b>Total.....</b>	<b>\$ 359,944 42</b>
Amount of expenditure.....	54,792 19
<b>Balance, net ledger assets, December 31, 1916.....</b>	<b>\$ 305,152 23</b>

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1915.....	5,209	\$ 6,525,892	\$ 113,838 08
Taken during the year, new and renewed.....	3,764	5,440,482	95,104 18
<b>Total.....</b>	<b>8,973</b>	<b>\$ 11,966,374</b>	<b>\$ 208,942 26</b>
Deduct terminated.....	3,609	4,775,626	86,137 62
<b>Gross in force at end of year.....</b>	<b>5,364</b>	<b>\$ 7,190,748</b>	<b>\$ 122,804 64</b>
Deduct reinsured.....		1,835,739	31,532 64
<b>Net in force at December 31, 1916.....</b>	<b>5,364</b>	<b>\$ 5,355,009</b>	<b>\$ 91,272 00</b>

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THE BRITISH NORTHWESTERN—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

	Par and Book value.	Market value.
Dominion of Canada War Loan, 1931, 5 p.c.....	\$ 5,000 00	\$ 4,950 00
Bannatyne, Man., S. D., 1931, 5 p.c. . . . .	5,000 00	4,500 00
Prince Albert, Sask., S. D., 1922-1928, 5 p.c.....	10,966 69	10,199 02
Saskatoon, Sask., S. D., 1953, 5 p.c. . . . .	20,000 00	17,400 00
*Home Investment and Savings Association, 1917, 5 p.c.....	55,000 00	55,000 00
Standard Trusts Co., 1916, 5 p.c., . . . . .	5,000 00	5,000 00
Total par, book and market values .....	<u>\$ 100,966 69</u>	<u>\$ 97,049 02</u>

## SCHEDULE B.

Stocks owned by the Company, viz.:—

	Par value.	Book value.	Market value.
400 shares Canada West Securities Corp.....	\$ 40,000 00	\$ 50,000 00	\$ 40,000 00
50 shares Wm. Pearson Co., Ltd. (preferred) ..	5,000 00	10,000 00	3,750 00
Total par, book and market values.....	<u>\$ 45,000 00</u>	<u>\$ 60,000 00</u>	<u>\$ 43,750 00</u>

\*On deposit with Receiver General.

SESSIONAL PAPER No. 8

## CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—ROBERT CHAPMAN.

Secretary—R. HILL STEWART.

Principal Office—Edinburgh, Scotland.

Manager in Canada—J. G. BORTHWICK.

Head Office in Canada—Montreal.

(Organized in 1805. Incorporated, June 18, 1846. Commenced business in Canada, February, 1883.)

## CAPITAL.

Amount of joint stock capital authorized, £1,000,000.....	\$ 4,866,666 67
Amount subscribed, £537,500.....	2,615,833 33
Amount paid thereon in cash, £107,500.....	<u>523,166 67</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A) \$ 435,869 32

*Other Assets in Canada.*

Cash in banks:—	
Molson's Bank, Montreal (Manager's account).....	\$ 7,635 34
Molson's Bank, Montreal (deposit account).....	27,666 77
Sterling Bank of Canada, Winnipeg (N. W. Branch).....	<u>3,849 77</u>
Total cash in banks.....	39,141 88
Agents' balances and premiums uncollected (\$2,859.82 was on business issued prior to Oct. 1, 1916).....	43,340 71
Maps and plans, \$10,000, office furniture, \$1,350 (estimated).....	<u>11,350 00</u>
Total assets in Canada.....	<u>\$ 529,701 91</u>

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted .....	\$ 13,595 97
Net amount of claims, resisted, in suit (accrued in previous years) .....	<u>10,000 00</u>
Total net amount of unsettled claims .....	\$ 23,595 97
Reserve of unearned premiums, \$362,350.66; carried out at 80 per cent.....	289,880 53
Taxes due and accrued.....	<u>8,562 85</u>
Total liabilities in Canada.....	<u>\$ 322,039 35</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 495,756 61
Deduct reinsurances, \$19,313.36; return premiums, \$50,025.71.....	<u>69,339 07</u>
Net cash received for premiums .....	\$ 426,417 54
Interest on deposit paid direct to head office.....	18,695 66
Interest on bank account, etc.....	<u>2,706 16</u>
Total income in Canada.....	<u>\$ 447,819 36</u>

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## CALEDONIAN—Concluded.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 17,580 88	
Deduct savings and salvages.....	31 50	
Net amount paid for said claims.....	\$ 17,549 38	
Amount paid for claims occurring during the year.....	\$ 273,641 52	
Deduct reinsurances.....	1,186 61	
Net amount paid for said claims.....	\$ 272,454 91	
Total net amount paid for claims.....	\$	290,004 29
Commission or brokerage.....		82,678 25
Salaries, manager, branch manager and staff, \$24,394.22; auditors' fees, \$500; travelling expenses, officials, \$3,050.34.....		27,944 56
Paid for taxes (including war taxes).....		15,127 98
Miscellaneous expenditure, viz.: Printing and stationery, \$2,066.97; advertising, \$455.60; postage and telegrams, \$1,558.37; maps and plans, \$1,774.64; legal expenses, \$15.00; charges, telephone, express, etc., \$1,832.05; rents, \$4,332; underwriters' tariff associations, etc., \$4,537.12; furniture and fixtures, \$73.50.....		16,665 25
Total expenditure in Canada.....	\$	432,420 33

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1915.....	36,091	\$ 67,183,487	\$ 732,626 84
Taken during 1916, new and renewed.....	19,109	45,458,083	498,455 45
Total.....	55,200	\$112,641,570	\$1,231,082 29
Deduct terminated.....	18,561	43,804,453	494,207 46
Gross in force at end of 1916.....	36,639	\$ 68,837,117	\$ 736,874 83
Deduct reinsured.....		2,239,052	23,053 98
Net in force at December 31, 1916.....	36,639	\$ 66,598,065	\$ 713,820 85

## SCHEDULE A.

Bonds and debentures, on deposit with Receiver General, viz.—

	Par value.	Market value.
South Australian Govt. Scrip. Cert., 1921/1923, 5 p.c.....	\$ 48,666 67	\$ 47,206 67
<i>Cities—</i>		
Calgary, 1927, 4½ p.c.....	15,000 00	13,650 00
Edmonton, 1932, 4½ p.c.....	11,680 00	10,161 60
Edmonton, 1932, 4½ p.c.....	8,760 00	7,095 60
Hamilton, 1934, 4 p.c.....	48,666 67	42,826 67
Montreal perm. deb. stock, 3 p.c.....	15,086 67	9,052 00
Montreal stock, 1932, 4 p.c.....	48,666 66	43,313 33
Montreal (St. Henri), 1953, 4½ p.c.....	30,000 00	26,700 00
Montreal (St. Louis), 1948, 4½ p.c.....	10,000 00	8,900 00
Toronto, 1924, 4 p.c.....	13,972 20	13,133 87
Toronto, 1925, 4 p.c.....	38,933 33	36,208 00
Point Grey (Municipality) 1960, 4½ p.c.....	21,413 33	16,488 26
<i>Schools—</i>		
Montreal, R.C., 1926, 4 p.c.....	15,000 00	13,800 00
Quebec, R.C., 1947, 4½ p.c.....	15,000 00	13,500 00
<i>Miscellaneous—</i>		
Canada Landed and National Inv. Co., 1918, 4½ p.c.....	24,333 33	24,333 33
Central Canada Loan and Savings Co., 1919, 4½ p.c.....	12,166 67	12,166 67
Central Canada Loan and Savings Co., 1920, 5 p.c.....	12,166 66	12,166 66
London Loan and Savings Co. of Canada, 1920, 5 p.c.....	24,333 33	24,333 33
Mortgage Corp. of Nova Scotia (formerly Acadia Loan Corp.), 1917, 4½ p.c.....	14,600 00	14,600 00
Mortgage Corp. of Nova Scotia (formerly Acadia Loan Corp.), 1919, 5½ p.c.....	9,733 33	9,733 33
Toronto Mtge. Co., 1917, 4½ p.c.....	14,600 00	14,600 00
Toronto Mtge. Co., 1918, 4½ p.c.....	12,166 67	12,166 67
Toronto Mtge. Co., 1919, 4½ p.c.....	9,733 33	9,733 33
Total on deposit with Receiver General.....	\$ 474,678 85	\$ 435,869 32

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE CALIFORNIA INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—E. T. NIEBLING.

Secretary—GEO. W. BROOKS.

Principal Office—San Francisco, Cal.

Chief Agent in Canada—A. W. ROSS.

Head Office in Canada—Vancouver.

(Incorporated 1861. Dominion license issued November 15, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....	\$ 400,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

• Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule A.).....	\$ 53,930 00
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*Other Assets in Canada.*

Cash at head office.....	3 47
Cash in banks viz:—	
Canadian Bank of Commerce, Vancouver, B.C.....	\$ 7,078 14
Canadian Bank of Commerce, Winnipeg, Man.....	1,335 29
Total cash in banks.....	8,413 43
Interest accrued.....	1,029 17
Agents' balances and premiums uncollected (\$2,610.68 was on business prior to Oct. 1, 1916)	7,660 35
Total assets in Canada.....	\$ 71,036 42

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid.....	\$ 25 04
Net amount of claims, unadjusted.....	120 00
Total net amount of unsettled claims.....	\$ 145 04
Reserve of unearned premiums, \$26,014.61; carried out at 80 per cent.....	20,811 69
Salaries, rent, etc., due and accrued.....	629 04
Taxes due and accrued.....	500 00
Due for reinsurance premiums.....	397 15
Total liabilities in Canada.....	\$ 22,485 92

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 33,850 54
Deduct reinsurances, \$5,656.77; return premiums, \$8,104.03.....	13,760 80
Net cash received for premiums.....	\$ 40,089 74
Received for interest on investments.....	2,975 00
Total income in Canada.....	\$ 43,064 74

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## THE CALIFORNIA—Concluded.

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$	221 52	
Amount paid for claims occurring during the year.....	\$	22,561 68	
Deduct savings and salvage, \$3.17; reinsurance, \$55.63.....		58 80	
Net amount paid for said claims.....	\$	22,502 88	
Total net amount paid for said claims.....	\$		22,724 40
Commission or brokerage.....			4,836 12
Taxes.....			1,132 53
Paid for salaries, fees and all other charges of officials, viz.:—Salaries of Head Office officials, \$1,381.45; auditors' fees, \$25; travelling expenses, officials, \$278.97.....			1,685 42
Miscellaneous expenditure, viz.: Maps and plans, \$44.22; postage, telegrams, exchange and express, \$128.50, printing and stationery, \$247.22; legal expenses (notarial), \$1; underwriters' boards, tariff associations, etc., \$552.17; newspaper subscriptions, \$7.22; sundries (including telephones) \$218.35; furniture and fixtures, \$32.32; rents, \$149.13.....			1,700 13
Total expenditure in Canada.....	\$		32,078 60

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 3,255,142	\$ 54,487 10
Taken during the year, new and renewed.....	3,385,852	52,188 47
Total.....	\$ 6,640,994	\$ 106,675 57
Deduct terminated.....	2,993,891	49,490 71
Gross in force at end of year.....	\$ 3,647,103	\$ 57,184 86
Deduct reinsured.....	504,400	6,231 32
Net in force at December 31, 1916.....	\$ 3,142,703	\$ 50,953 54

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Dominion of Canada War Loan, 1931, 5 p.c.....	\$ 1,000 00	\$ 990 00
<i>Cities—</i>		
Brandon, Man., 1932, 4½ p.c.....	10,000 00	8,400 00
Brantford, Ont., 1944, 5 p.c.....	6,000 00	5,940 00
Calgary, Alta., 1927, 4½ p.c.....	10,000 00	9,100 00
New Westminster, B.C., 1931, 4½ p.c.....	10,000 00	8,600 00
<i>Districts—</i>		
North Vancouver, B.C., 1961, 5 p.c.....	10,000 00	8,400 00
Oak Bay, B.C., 1962, 5 p.c.....	5,000 00	4,200 00
<i>School—</i>		
Winnipeg, 1943, 4 p.c.....	10,000 00	8,300 00
Total on deposit with Receiver General.....	\$ 62,000 00	\$ 53,930 00

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—S. H. EWING.

Vice-President—J. S. N. DOUGALL.

Manager and Secretary—T. H. HUDSON.

Principal Office—Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. On August 31, 1911, the power of the company was extended to include guarantee insurance, under the provisions of section 81 of the Insurance Act, 1910, on November 6, 1914 its power was extended to include burglary insurance under the provisions of the said section and on April 5, 1916, its power was further extended to include fire insurance under the provisions of the said section.)

## CAPITAL.

Amount of capital authorized and subscribed.....	\$ 500,000 00
Amount paid thereon in cash.....	43,320 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A).....	\$ 482,913 99
Book value of stocks (For details, see Schedule B).....	19,400 00
Cash at head office, \$274 89, at branches, \$2,782.54.....	3,057 43
Cash on deposit with Manitoba Workmen's Compensation Board.....	5,000 00
Cash in Molsons Bank, Montreal, savings account, \$1,134.86; current account, \$7,916.23.....	9,051 09
Total ledger assets.....	\$ 519,422 51
Deduct market value of bonds, debentures and stocks under book value.....	20,454 52
	\$ 498,967 99

## OTHER ASSETS.

Interest due, \$450; accrued, \$3,459.01.....	3,909 01
Agents' balances and premiums uncollected, viz.:—	
Fire (\$555.86 on business prior to Oct. 1, 1916).....	\$ 14,023 07
Accident (\$1,469.72 on business prior to Oct. 1, 1916).....	7,249 15
Automobile, excluding Fire Risk (\$64.10 on business prior to Oct. 1, 1916).....	3,084 87
Burglary.....	156 85
Employers' Liability (\$12,079.50 on business prior to Oct. 1, 1916).....	31,454 89
Guarantee.....	415 00
Plate Glass (\$116.34 on business prior to Oct. 1, 1916).....	2,719 55
Sickness (\$763.52 on business prior to Oct. 1, 1916).....	3,716 00
Total.....	\$ 62,819 38
Less commission.....	15,003 69
Net amount of agents' balances and premiums uncollected.....	47,815 69
Total assets.....	\$ 550,692 69

## LIABILITIES.

(1) Liabilities in Canada.

Net amount of fire claims, adjusted and unpaid.....	\$ 2,575 53
Net amount of fire claims, unadjusted.....	5 00
Net amount of accident claims, adjusted and unpaid (\$5,500 accrued prior to 1916).....	7,470 00
Net amount of automobile, (excluding fire risk) claims, adjusted and unpaid (\$500 accrued prior to 1916).....	1,953 00
Net amount of employers' liability claims, adjusted (\$9,000 accrued prior to 1916).....	66,190 00
Net amount of guarantee claims, adjusted but unpaid.....	625 00
Net amount of plate glass claims, adjusted but unpaid.....	1,287 00
Net amount of sickness claims, adjusted but unpaid.....	2 454 00
Total net amount of unsettled claims.....	\$ 82,559 35

Net cash received for premiums for all classes of business in all countries.....	\$ 289,597 57
Cash received for interest on investments.....	25,616 63
Profit on sale of securities .....	39 00
<b>Total income.....</b>	<b>\$ 315,253 20</b>

SESSIONAL PAPER No. 8

## THE CANADA ACCIDENT—Continued.

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.						
	Fire.	Accident.	Auto- mobile (exclud- ing Fire Risk).	Employers' Liability.	Guarantee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous year .....		5,287 14	139 77	60,415 25	235 30	887 29	2,061 32
Paid for claims occurring during the year.....	11,351 57	13,466 29	6,173 86	94,908 27	1,408 39	11,262 37	4,935 22
Less reinsurance.....	6,218 85	144 41		144 41		2 62	197 31
Net payment for said claims.....		13,321 88		94,763 86		11,259 75	4,737 91
Total net payment for claims.....	5,132 72	18,609 02	6,313 63	155,179 11	1,643 69	12,147 04	6,799 23

Total net payments for claims for all classes of business.....	\$ 205,824 44
Commission and brokerage, fire, \$615.14; other, \$68,866.58.....	69,481 72
Taxes, fire, \$183.59; other, \$7,098.82.....	7,282 41
Salaries, fees and travelling expenses, fire—Salaries, head office.....	4,028 31
Salaries, fees and travelling expenses, other—Salaries, head office, \$17,873.99; Fees—directors, \$1,700; auditors and pay roll audit, \$973.09; travelling expenses, \$1,413.72.....	21,960 80
Miscellaneous expenditure, fire, viz.:—Advertising, \$98.25; maps and plans, \$110.80; postage, telegrams, telephones and express, \$177.36; printing and stationery, \$1,672.85; underwriters' boards, associations, etc., \$37.50; charges, \$223.15.....	2,319 91
Miscellaneous expenditure, other viz.:—Advertising, \$344.55; furniture and fixtures, \$346.19; elevator inspections, \$525; legal expenses, \$52.65; postage, telegrams, telephones and express, \$1,852.99; printing and stationery, \$2,143.41; rent and light, \$2,237.26; association fees, etc., \$537.08; general expenses, \$2,733.47.....	11,072 60
Total expenditure.....	\$ 321,970 19

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, inspections, December 31, 1915.....	\$ 520,107 93
Amount of income as above.....	315,253 20
Total.....	\$ 835,361 13
Amount of expenditure as above.....	321,970 19
Balance, net ledger assets, December 31, 1916 (\$519,422.51 less \$6,031.57 ledger liability)...	\$ 513,390 94

## STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 16,327 04
Amount of commission thereon.....	4,081 75
Amount of losses recovered from said companies.....	6,213 72
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$11,037.12; carried out at 80 per cent. ....	8,829 70
Amount of losses due and recoverable from such companies.....	3,012 70
Amount of cash or other security held as security.....	6,031 57

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THE CANADA ACCIDENT—*Continued.*

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.					
	IN CANADA.		IN OTHER COUNTRIES. TOTAL IN ALL COUNTRIES.			
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Taken in 1916, new and re- newed.....	3,701,149	40,651 05	61,649	764 96	3,762,798	41,416 01
Less ceased.....	723,235	5,540 94	3,900	39 00	727,135	5,579 94
Gross in force at end of 1916.	2,977,914	35,110 11	57,749	725 96	3,035,663	35,836 07
Less reinsured.....	1,556,572	16,462 83			1,556,572	16,462 83
Net in force at end of 1916	1,421,342	18,647 28	57,749	725 96	1,479,091	19,373 24

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	CLASS OF BUSINESS.					
	Accident.		Automobile (excluding Fire Risk).		Burglary.	
	IN CANADA.		IN CANADA.		IN CANADA.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.	8,526,116	43,032 50	3,340,000	24,810 78	68,250	403 70
Taken in 1916, new and re- newed.....	13,738,749	49,505 83	5,880,000	41,891 93	179,683	1,407 58
Totals.....	22,264,865	92,538 33	9,220,000	66,702 71	247,933	1,811 28
Less ceased.....	13,025,566	55,755 36	5,120,000	35,281 61	119,750	743 46
Gross in force at end of 1916.	9,239,299	36,782 97	4,100,000	31,421 10	128,183	1,067 82
Less reinsured.....	308,650	1,704 49			500	7 50
Net in force at end of 1916	8,930,649	35,078 48	4,100,000	31,421 10	127,683	1,060 32

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## THE CANADA ACCIDENT—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks and Premiums.	CLASS OF BUSINESS.				
	Employers' Liability.		Guarantee.		Plate Glass.
	IN CANADA.		IN CANADA.		IN CANADA.
	Amount.	Premiums.	Amount.	Premiums.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$ cts.
Gross in force at end of 1915.....	5,192,000	58,076 40	905,677	3,972 41	39,166 80
Taken in 1916, new and renewed.....	6,573,333	219,021 23	950,418	6,322 98	23,696 32
Totals.....	11,765,333	277,097 63	1,856,095	10,295 39	62,863 12
Less ceased.....	7,065,333	226,390 07	906,427	4,355 49	26,876 78
Gross in force at end of 1916.....	4,700,000	50,707 56	889,668	5,939 90	35,986 34
Less reinsured.....	141,000	791 00	231,000	870 00	25 31
Net in force at end of 1916.....	4,559,000	49,916 56	658,668	5,069 90	35,961 03

## SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	Sickness.
	IN CANADA.
	Premiums.
	\$ cts.
Gross in force at end of 1915.....	12,886 27
Taken in 1916, new and renewed.....	18,255 58
Totals.....	31,141 85
Less ceased.....	17,429 29
Gross in force at end of 1916.....	13,712 56
Less reinsured.....	594 75
Net in force at end of 1916.....	13,117 81

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:-

On deposit with Receiver General.

Governments—	Par value.	Book value.	Market value.
Prov. of Manitoba, 1947, 4 p.c.....	\$ 6,000 00	\$ 5,490 00	\$ 4,930 00
Prov. of New Brunswick, 1938, 3 p.c.....	9,733 33	7,592 00	7,202 00
Prov. of New Brunswick, 1921, 4 p.c.....	5,000 00	4,850 00	4,800 00

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## THE CANADA ACCIDENT—Concluded.

## SCHEDULE A.—Concluded.

Bonds and debentures owned by the Company, viz.:—Concluded.

## On deposit with Receiver General—Concluded.

Cities—	Par value.	Book value.	Market value.
Fort William, 1933, 5 p.c.....	\$ 15,000 00	\$ 14,550 00	\$ 14,100 00
Montreal (St. Henri), 1951, 4½ p.c.....	8,000 00	7,840 00	7,200 00
Montreal (St. Louis), 1937, 4 p.c.....	10,000 00	9,125 00	8,600 00
Montreal (St. Louis), 1929, 4½ p.c.....	5,000 00	4,925 00	4,700 00
Montreal (St. Paul), 1949, 4½ p.c.....	13,000 00	12,675 00	11,570 00
Montreal (St. Paul), 1950, 4½ p.c.....	25,000 00	24,375 00	22,250 00
Winnipeg, 1938, 4 p.c.....	15,000 00	13,500 00	12,750 00
<b>Towns—</b>			
St. Lambert, Que., 1954, 5½ p.c.....	30,000 00	30,505 00	30,000 00
Whitby, 1917 to 1918, 5 p.c.....	206 22	203 20	206 22
<b>Schools—</b>			
School Com'rs of St. Edouard of Fraserville, 1940, 5 p.c.....	23,000 00	21,390 00	20,010 00
Westmount, Que., 1952, 5 p.c.....	6,000 00	5,880 00	5,880 00
<b>Total on deposit with Receiver General.....</b>	<b>\$ 170,939 55</b>	<b>\$ 162,900 20</b>	<b>\$ 154,188 22</b>

## Held by the Company.

<b>Governments—</b>			
Dom. of Can. inscribed stock, 1909, 1934, 3½ p.c.	37,960 00	34,164 00	30,748 00
Dom. of Canada War Loan, 1925, 5 p.c....	25,000 00	24,213 75	24,750 00
Dom. of Canada War Loan, 1931, 5 p.c....	25,000 00	24,375 00	24,750 00
<b>Cities—</b>			
Lachine, 1940, 4 p.c.....	6,000 00	4,980 00	4,860 00
Lachine, 1952, 4½ p.c.....	15,000 00	13,162 00	12,750 00
Montreal West, 1954, 5 p.c.....	6,000 00	5,340 00	5,640 00
Stratford, 1936, 4 p.c.....	8,000 00	6,880 00	6,880 00
Sydney, N.S., 1932, 4 p.c.....	5,000 00	4,400 00	4,250 00
Three Rivers, 1956, 4½ p.c.....	15,000 00	13,125 00	12,600 00
Three Rivers, 1958, 4½ p.c.....	12,000 00	10,440 00	10,080 00
Vancouver, 1939, 3½ p.c.....	4,000 00	3,210 00	2,920 00
Winnipeg, 1935, 3½ p.c.....	2,000 00	1,680 00	1,600 00
<b>Towns—</b>			
Maisonneuve, 1946, 4½ p.c.....	5,000 00	4,575 00	4,150 00
Valleyfield, 1926, 4 p.c.....	5,000 00	4,350 00	4,400 00
Vaudreuil, 1929, 4½ p.c.....	5,000 00	4,350 00	4,350 00
Verdun, 1929, 4 p.c.....	2,000 00	1,760 00	1,740 00
Verdun, 1939, 5 p.c.....	5,000 00	4,912 00	4,750 00
<b>District—</b>			
Dewdney Dyking, 1930, 6 p.c.....	15,000 00	15,000 00	14,550 00
<b>Parochial Loan—</b>			
Parish Très St. Redempteur, 1917 to 1945, 5 p.c.....	7,129 50	4,992 04	6,345 25
<b>Schools—</b>			
Municipality of Dorval R.C., 1932, 5 p.c.....	15,000 00	13,500 00	13,650 00
Hintonburg R.C., 1922, 5 p.c.....	2,500 00	2,500 00	2,425 00
Longue Pointe R.C., 1951, 5 p.c.....	5,000 00	4,800 00	4,400 00
Longue Pointe, 1952, 5 p.c.....	10,000 00	9,600 00	8,800 00
Municipality of Maisonneuve, 1937, 5 p.c.....	10,000 00	9,650 00	9,000 00
Montreal (St. Henri) R.C., 1949, 4½ p.c.....	11,000 00	9,680 00	9,350 00
Montreal (Yeuville), 1952, 5 p.c.....	10,000 00	9,500 00	8,900 00
St. Edouard de Fraserville, 1940, 5 p.c.....	3,000 00	2,790 00	2,610 00
Municipality of St. Georges (Montreal) R.C., 1960, 4½ p.c.....	20,000 00	17,400 00	15,600 00
St. Gregoire Le Thaumaturge, 1950, 4½ p.c.....	20,000 00	17,600 00	16,200 00
St. Laurent, 1951, 5 p.c.....	5,000 00	4,750 00	4,300 00
Sherbrooke R.C., 1942, 5 p.c.....	5,000 00	4,725 00	4,650 00
Westmount, 1949, 5 p.c.....	6,000 00	5,880 00	5,880 00
Westmount, 1951, 5 p.c.....	6,000 00	5,880 00	5,880 00
<b>Railway—</b>			
Can. Nor. Ry. 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.....	12,166 66	10,950 00	10,463 00
<b>Miscellaneous—</b>			
Windsor Hotel Co., 1931, 4½ p.c.....	5,000 00	4,900 00	4,350 00
<b>Total par, book and market values.....</b>	<b>\$ 521,695 71</b>	<b>\$ 482,913 99</b>	<b>\$ 462,759 47</b>

## SCHEDULE B.

Stock owned by the Company, viz.:—

100 shares Molsons Bank stock.....	\$ 10,000 00	\$ 19,400 00	\$ 19,100 00
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SESSIONAL PAPER No. 8

## THE CANADA NATIONAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—J. H. G. RUSSELL.

Vice-Presidents—F. H. ALEXANDER and D. E. SPRAGUE.

Managing Director—W. T. ALEXANDER.

Principal Office—Winnipeg, Man.

(Incorporated April 7, 1909, by an Act of the Parliament of Canada, 8-9 Edward VII, Chapter 60.  
Dominion license issued July 31, 1911.)

## CAPITAL.

Amount of joint stock or guaranteed capital authorized.....	\$ 3,000,000 00
Amount subscribed.....	2,050,400 00
Amount paid thereon in cash.....	1,708,160 72
Amount of premium on capital paid in by stockholders since organization.....	306,360 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate held by the company.....	\$ 222,101 26
*Loans secured by mortgages, first liens.....	1,570,448 22
Amount of loans secured by bonds, stocks or other marketable collaterals, viz.....	29,678 40

	Par Value.	Market Value.	Amount of Loan.
Northern Elevator Co. Ltd., Stock.....	\$ 91,600 00	\$ 91,600 00	\$ 29,678 40

Book value of debentures on deposit with Receiver General: (For details, see Schedule A.).....	55,000 00
Book value of stocks (For details, see Schedule B.).....	83,477 23
Cash at head office.....	100 00
Cash in banks and Trust Co., viz.:—	
Royal Bank of Canada.....	\$ 41,748 47
Northern Crown Bank.....	19,306 33
Imperial Bank of Canada.....	64,612 46
Federal Underwriters Ltd.....	346 71

Total cash in banks and trust company..... 126,013 97

Total ledger assets..... \$ 2,086,819 08

Deduct market value of stock under book value..... 34,567 23

\$ 2,052,251 85

## OTHER ASSETS.

Interest due, \$111,831.90; accrued, \$27,340.94.....	139,172 84
Agents' balances and premiums uncollected (\$708.34 was on business prior to Oct. 1, 1915)..	33,548 06
Bills receivable held by the company.....	193 66
Maps and plans, \$12,332.47; furniture and fixtures, \$7,781.38.....	20,113 85
Amount due for reinsurance losses.....	8,363 18

Total assets..... \$ 2,253,643 44

Deduct assets not admitted..... 25,000 00

Total net admitted assets..... \$2,228,643 44

\*Including \$260,000 guaranteed investment deposit with the Imperial Canadian Trust Co., repayable December 29, 1921, with interest at 6 per cent. The company states that mortgages of the Trust Co. to the amount of the deposit have been ear-marked for the Canada National Fire.

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## THE CANADA NATIONAL—Continued.

## LIABILITIES.

Net amount of claims, adjusted and unpaid.....	\$ 11,436 00
Reserve of unearned premiums, \$172,834.01; carried out at 80 per cent.....	138,267 22
Dividends declared but not yet due.....	99,235 90
Due for reinsurance premiums.....	922 63
Taxes due and accrued.....	2,312 63
Held in trust for reinsurance against unexpired risks.....	59,880 21
Investment reserve fund.....	50,000 00
<b>Total liabilities.....</b>	<b>\$ 362,054 59</b>
Excess of assets over liabilities.....	\$ 1,866,588 85
Capital stock paid in cash.....	1,708,160 72
<b>Surplus over liabilities and paid up capital.....</b>	<b>\$ 158,428 13</b>

## INCOME.

Gross cash received for premiums.....	\$ 322,129 36
Deduct reinsurance, \$101,873.91; return premiums, \$50,066.04.....	151,939 95
Net cash received for premiums.....	\$ 170,189 41
Received for interest on investments and dividends on stocks.....	112,496 17
Appraisal fees.....	13 00
<b>Total.....</b>	<b>\$ 282,698 58</b>
Received for calls on capital.....	150,332 64
<b>Total income.....</b>	<b>\$ 433,031 22</b>

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 3,018 33
Deduct reinsurances.....	1,563 71
Net amount paid for said claims.....	\$ 1,454 62
Amount paid for claims occurring during the year.....	\$ 182,039 03
Deduct reinsurances.....	65,273 40
Net amount paid for said claims.....	\$ 116,765 63
Total net amount paid for claims.....	\$ 118,220 25
Amount of dividends paid during the year.....	86,466 57
Paid for commission or brokerage.....	29,273 36
Paid for salaries: Head office, branches and inspectors, \$29,863.87; directors' fees, \$3,600; auditors' fees, \$750; travelling expenses, \$5,382.92.....	39,596 79
Paid for taxes.....	9,153 03
Miscellaneous expenditure, viz.: Advertising, \$3,744.56; furniture and fixtures, \$419.96; maps and plans, \$1,431.62; postage, telegrams, telephones and express, \$3,046.72; printing and stationery, \$3,027.45; rents, \$5,612.99; legal expenses, \$90.05; underwriters' association fees, etc., \$2,852.51; sundries, \$5,096.61.....	28,322 47
<b>Total expenditure.....</b>	<b>\$ 311,032 47</b>

## SYNOPSIS OF LEDGER ACCOUNTS.

Balance of net ledger assets, December 31, 1915.....	\$ 1,904,940 12
Income as above.....	433,031 22
<b>Total.....</b>	<b>\$ 2,337,971 34</b>
Expenditure as above.....	311,032 47
<b>Balance, net ledger assets, December 31, 1916 (\$2,066,819.08; less \$59,880.21 deposits).....</b>	<b>\$ 2,026,938 87</b>

## SESSIONAL PAPER No. 8

THE CANADA NATIONAL—*Concluded.*

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$	77,762 69
Amount of commission thereon.....		21,384 74
Amount of losses recovered from said companies.....		57,117 37
Reserve of unearned premiums on all risks reinsured in unlicensed companies \$49,667.54; carried out at 80 per cent.....		39,734 03
Amount of losses due and recoverable from such companies.....		10,227 18
Amount of reinsurance premiums payable to such companies.....		922 63
Amount of cash or other securities held as security for recovery of losses.....		59,880 21

## RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 30,029,358	\$ 444,802 66
Policies taken during the year.....	21,892,153	318,727 66
Total.....	\$ 51,921,511	\$ 763,530 32
Deduct terminated.....	20,616 963	317,694 60
Gross in force at end of year.....	\$ 31,304,548	\$ 445,925 72
Deduct reinsured.....	8,606,337	112,355 12
Net in force at December 31, 1916.....	\$ 22,698,211	\$ 333,570 60

## SCHEDULE A.

Debentures on deposit with Receiver General:—

	Par value.	Book value.	Market value.
Home Investment and Savings Co. debts, 1917, 5½ p.c.....	\$ 55,000 00	\$ 55,000 00	\$ 55,000 00

## SCHEDULE B.

Stock owned and held by the Company:—

	Par value.	Book value.	Market value.
670 shares Great West Perm. Loan Co.....	\$ 67,000 00	\$ 83,477 23	\$ 48,910 00

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## THE CANADIAN FIRE INSURANCE COMPANY.

President—JAS. H. ASHDOWN.

Vice-President—R. T. RILEY.

Manager and Secretary—C. S. RILEY.

Head Office—Winnipeg.

(Incorporated by Act of the Legislature of the Province of Manitoba, chapter 53 of the statutes of 1887 amended by chapter 49 of the statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, chapter 76; amended in 1904 by 4 Edward VII, chapter 58. Dominion license issued September 1, 1897).

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 500,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate held by the company.....	\$ 120,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	654,916 28
Book value of bonds and debentures (For details, see Schedule A.).....	520,617 60
Cash at head office and branches.....	14,357 77
Cash in banks, viz.:—	
Union Bank of Canada, Toronto.....	\$ 14,065 63
"                    "                    Calgary.....	19,179 84
Northern Crown Bank, Winnipeg.....	12,492 34
Total cash in banks.....	\$ 45,737 81
Less overdraft Union Bank of Canada, Winnipeg.....	763 83
Net cash in banks.....	44,973 98
Total ledger assets.....	\$ 1,354,865 63
Market value of bonds and debentures over book value.....	3,146 90

## OTHER ASSETS.

Interest accrued.....	1,272 11
Agents' balances and premiums uncollected (\$5,572.95 on business prior to Oct. 1, 1916).....	42,742 13
Balance of profit commission due from other companies.....	1,913 07
Plans, \$4,428.77; furniture and fixtures, \$4,624.65.....	9,053 42
Amount due for reinsurance losses.....	260 83
Total assets.....	\$ 1,413,254 09

## LIABILITIES.

## (1) Liabilities in Canada.

Total net amount of claims, unadjusted.....	\$ 9,352 07
Reserve of unearned premiums, \$254,744.14; carried out at 80 per cent.....	203,795 31
Taxes due and accrued.....	8,127 13
Reserve fund held in trust for reinsuring companies (including \$35,510.62 reinsurance premiums payable Canadian, Indemnity Co.).....	55,286 86
*Employees' profit sharing fund (balance undistributed).....	9,677 15
Total liabilities in Canada.....	\$ 286,238 52

\*Total amount set apart for employees' profit sharing fund is \$8,662.83, of which \$6,751.36 was distributed and remainder set aside as liability.

## SESSIONAL PAPER No. 8

## THE CANADIAN FIRE—Continued.

## LIABILITIES—Concluded.

## —(2) Liabilities in other Countries.

Total net amount of claims, unadjusted.....	\$ 775 38
Reserve of unearned premiums, \$5,977.10; carried out at 80 per cent.....	4,781 68
Total liabilities in other countries.....	\$ 5,557 06
Total liabilities in all countries (except capital stock).....	\$ 291,795 58
Excess of assets over liabilities.....	\$ 1,121,458 51
Capital stock paid in cash.....	500,000 00
Surplus over liabilities and capital.....	\$ 621,458 51

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 424,309 99	\$ 18,485 86
Deduct reinsurances, \$107,560.65; return premiums, \$46,185.93.....	150,860 56	2,886 02
Net cash received for premiums.....	\$ 273,449 43	\$ 15,599 84
Total net cash received for premiums in all countries.....	\$ 289,049 27	
Received for interest on investments.....	59,459 69	
Rents.....	280 77	
Total income.....	\$ 348,789 73	

## EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years.....	\$ 6,767 52	
Deduct reinsurances.....	430 80	
Net amount paid for said claims.....	\$ 6,336 72	
Amount paid for claims occurring during the year.....	\$ 112,290 53	\$ 4,511 20
Deduct reinsurances.....	20,238 63	639 39
Net amount paid for said claims.....	\$ 92,051 90	\$ 3,871 81
Total net amount paid for claims.....	\$ 98,388 62	\$ 3,871 81
Total net amount paid for claims in all countries.....	\$ 102,260 43	
Amount of dividends paid stockholders (8 per cent and bonus 2 per cent).....	50,000 00	
Paid for commission or brokerage.....	25,264 51	
Paid for salaries or officials, \$32,260.49; directors' fees, \$700; auditors' fees, \$450; travelling expenses, (officials) \$2,888.57.....	36,299 06	
Paid for taxes.....	18,092 37	
Miscellaneous expenditure, viz.: Printing and stationery, \$2,725.71; postage, telephones, express and telegrams, \$1,306.24; office charges, \$3,727.08; rent, \$9,293.40; board fees, \$3,179.25; agents' charges, \$597.15; office furniture and fixtures, \$61; maps and plans, \$1,383.19; share of profits paid to employees, \$6,751.36.....	29,024 38	
Total expenditure.....	\$ 260,930 75	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1915.....	\$ 1,211,719 79
Amount of cash income as above.....	348,789 73
Total.....	\$ 1,560,509 52
Amount of cash expenditure.....	260,930 75
Balance, net ledger assets, December 31, 1916 (\$1,354,865.63, less \$55,286.86 deposit).....	\$ 1,299,578 77

7 GEORGE V, A. 1917

THE CANADIAN FIRE—*Concluded.*

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$	69,787 43
Amount of commission thereon.....		22,649 78
Amount of losses recovered from said companies.....		16,121 22
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$45,136.35; carried out at 80 per cent.....		36,109 08
Amount of losses (outstanding) due and recoverable from such companies.....		4,224 26
Amount of cash or other security held as security for recovery of losses, etc.....		55,286 86

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.								
	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	29,183	42,942,891	634,621 30	949	950,295	10,358 22	30,132	43,893,186	644,979 52
Taken in 1916, new and renewed....	16,112	29,073,087	428,680 51	1,567	1,512,160	15,928 75	17,679	30,585,247	444,609 26
Totals.....	45,295	72,015,978	1,063,301 81	2,516	2,462,455	26,286 97	47,811	74,478,433	1,089,588 78
Less ceased.....	16,027	28,318,797	433,114 21	1,131	1,101,795	11,659 49	17,158	29,420,592	444,773 70
Gross in force at end of 1916.....	29,268	43,697,181	630,187 60	1,385	1,360,660	14,627 48	30,653	45,057,841	644,815 08
Less reinsured.....		9,554,176	132,444 60		254,759	2,673 28		9,808,935	135,117 88
Net in force at end of 1916.....	29,268	34,143,005	497,743 00	1,385	1,105,901	11,954 20	30,653	35,248,906	509,697 20

## SCHEDULE A.

	Par value.	Book value.	Market value.
Bonds and debentures owned by the Company:—			
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 50,000 00	\$ 48,427 60	\$ 49,500 00
*City of Winnipeg, 1923, 4 p.c.....	70,000 00	63,700 00	65,800 00
Canada Permanent Mortgage Corp., 1921, 4½ p.c.....	20,000 00	20,000 00	20,000 00
Home Investment Loan and Savings Co., 1918-1919, 5 p.c.....	20,000 00	20,000 00	20,000 00
Huron and Erie L. and S. Co., 1921, 4½ p.c.....	10,000 00	10,000 00	10,000 00
Northern Mortgage Co., 5 p.c.....	350,000 00	350,000 00	350,000 00
Schools—			
Cloverleaf, 1922, 6 p.c.....	1,050 00	1,050 00	1,039 50
Cook Cliff, 1920, 6 p.c.....	240 00	240 00	240 00
East St. Paul, 1920, 6 p.c.....	400 00	400 00	400 00
Franko, 1920, 6 p.c.....	400 00	400 00	400 00
Illinois, 1920, 5½ p.c.....	600 00	600 00	594 00
Jeffrey, 1922, 6 p.c.....	900 00	900 00	891 00
Kupczanko, 1920, 6 p.c.....	300 00	300 00	300 00
Nord, 1919, 6 p.c.....	300 00	300 00	300 00
Seaforth, 1923, 6 p.c.....	900 00	900 00	900 00
Skala, 1920, 6 p.c.....	300 00	300 00	300 00
Slowo, 1920, 6 p.c.....	300 00	300 00	300 00
Snowflake, 1932, 6 p.c.....	2,800 00	2,800 00	2,800 00
Total par, book and market values.....	\$ 528,490 00	\$ 520,617 60	\$ 523,764 50

\*On deposit with Receiver General.

SESSIONAL PAPER No. 8

## CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

*(Formerly the Subscribers to The Lumbermen's Fire Indemnity Contract).*

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chief Agent—E. D. HARDY.

Principal Office—Ottawa.

(Formed by lumbermen in the Provinces of Ontario and Quebec, March 17, 1915. License issued under the provisions of Section 12 of *the Insurance Act, 1910*, for the transaction of insurance among the subscribers in respect of property situated in the said provinces, May 28, 1915.)

## ASSETS.

Debentures owned, viz:—

	Par value.	Book value.	Market value.
*Dom. of Canada. War Loan, 1925, 5 p.c.....	\$ 20,000 00	\$ 19,800 00	\$ 19,800 00
Dom. of Can. War Loan, 1931, 5 p.c.....	1,000 00	990 00	990 00
Province of Ontario, 1936, 3½ p.c.....	9,000 00	8,955 00	7,560 00
Total par, book and market values...	\$ 30,000 00	\$ 29,745 00	\$ 28,350 00
Carried out at book value.....			\$ 29,745 00
Cash in Bank of Ottawa, Ottawa.....			4,128 35
Total ledger assets.....			\$ 33,873 35

## OTHER ASSETS.

Agents' balances and premiums uncollected.....	1,825 86
Total assets.....	\$ 35,699 21

## LIABILITIES.

Taxes due and accrued.....	\$ 91 71
Due companies for reinsurance.....	1,606 03
Undivided profits placed to credit of individual subscribers accounts (\$6,073.23, less \$2,016.76 unadmitted assets).....	4,056 47
Deposits held for unlicensed reinsurers.....	8,955 00
Bonds loaned by subscribers to cover reserve.....	990 00
Total liabilities.....	\$ 15,699 21
Surplus of assets over liabilities.....	\$ 20,000 00

## INCOME.

Gross cash received for premiums.....	\$ 20,151 01
Deduct reinsurance, \$16,631.85, and return premiums, \$3,339.37.....	19,971 22
Net cash received for premiums.....	\$ 179 79
Received for interest on investments.....	1,250 00
Cash dividends received from reinsurance companies.....	8,184 74
Total income.....	\$ 9,614 53

• On deposit with Receiver General.

7 GEORGE V, A. 1917

CANADIAN LUMBERMEN'S—*Concluded.*

## EXPENDITURE.

Amount paid for losses occurring during the year.....	\$ 25,937 16	
Deduct reinsurance.....	25,837 16	
Commission (Attorney Company).....	\$	2,247 15
Taxes.....		1,309 69
Miscellaneous expenditure, viz.:		
Guarantee bond furnished by attorney, \$40; interest paid subscribers on war loan bonds deposited with the Receiver General, \$1,250; interest paid Lumbermen's Fire Indemnity Contract, Sandusky, Ohio, on debentures deposited by them to cover reinsurance reserve, \$805; profits paid subscribers under terminated contracts, \$467.35..		2,562 38
Total expenditure.....	\$	6,119 22

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1915 (\$23,518.04 less ledger liabilities, \$22,885). \$	633 04
Amount of cash income as above.....	9,614 53
Contributed by subscribers.....	19,800 00
Total.....	\$ 30,047 57
Amount of expenditure as above.....	6,119 22
Balance of net ledger assets December 31, 1916 (\$33,873.35, less ledger liabilities, \$9,945)... \$	23,928 35

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	7,563 23
Commission and dividends thereon, \$2,178.39; losses recovered, \$17,766.26.....	19,944 65
Reserve of unearned premiums, \$5,302.52; carried out at 80 per cent.....	4,242 02
Amount of reinsurance premiums payable to such companies.....	1,129 72
Amount of cash or other securities held as security for recovery of losses, etc.....	9,894 01

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.	
	FIRE.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1915.....	1,438,811	33,365 33
Taken in 1916, new and renewed.....	985,655	20,418 79
Totals.....	2,424,466	53,784 12
Less ceased.....	1,542,711	36,157 34
Gross in force at end of 1916.....	881,755	17,626 78
Less reinsured.....	881,755	17,626 78

## COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—HARRY TABOR BROOKS.

Secretary—HENRY MANN.

Principal Office—London, Eng.

Chief Agent in Canada—JAS. MCGREGOR.

Head Office in Canada—Montreal.

(Established September 28, 1861. Commenced business in Canada, September 11, 1863.)

## CAPITAL.

Amount of capital authorized and subscribed.....	£ 2,950,000 stg.	\$14,356,666 66
Amount paid thereon in cash.....	295,000 stg.	<u>1,435,666 66</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A.</i> ).....	\$	793,674 33
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*Other Assets in Canada.*

Value of real estate, office building, 232-6 St. James St., Montreal.....	\$	325,000 00
Amount secured by way of loan on Standard Trust Co., Mortgage.....		20,000 00
Due by Palatine Insurance Co., acct. proportion of expenses.....		5,901 26
Cash on hand at head office in Canada.....		39 72
Cash in banks, viz:—		
Bank of British North America, Montreal.....	\$	27,809 89
Bank of British North America, Winnipeg.....		11,117 74
Union Bank of Canada, Montreal.....		10,949 02
Union Bank of Canada, Montreal (Building Account).....		9,108 32
Market and Fulton National Bank, New York.....		11,513 05
Total.....	\$	70,498 02
Less overdraft Bank of British North America, Vancouver.....		1,325 27
Net cash in banks.....		69,172 75
Agents' balances and premiums uncollected (\$35,888.54 was on business issued prior to Oct. 1, 1916).....		148,068 96
Rents due, \$518.75, accrued, \$6,655.13.....		7,173 88
Office furniture and plans.....		7,500 00
Total assets in Canada.....	\$	<u>1,376,530 90</u>

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$	90,500 00
Net amount of claims, resisted, not in suit.....		2,500 00
Total net amount of unsettled claims.....	\$	93,000 00
Reserve of unearned premiums, \$742,385.08; carried out at 80 per cent.....		593,908 07
Taxes due and accrued (including \$10,000 War Tax).....		22,124 81
Reinsurance premiums due.....		1,542 35
Total liabilities in Canada.....	\$	<u>710,575 23</u>

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## COMMERCIAL UNION—Continued.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 1,393,009 47
Deduct reinsurance, \$219,642.23; return premiums, \$160,188.50.....	379,830 73
Net cash received for premiums.....	\$ 1,013,178 74
Received for interest on investments.....	38,806 07
Received for rents.....	18,638 19
Total income in Canada.....	\$ 1,070,623 00

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 41,687 06
Deduct savings and salvage, \$18; reinsurances, \$6,085.03.....	6,103 03
Net amount paid for said claims.....	\$ 35,584 03
Amount paid for claims occurring during the year.....	\$ 773,888 90
Deduct savings and salvage, \$793.36; reinsurances, \$168,927.50.....	169,720 86
Net amount paid for said claims.....	\$ 604,168 04
Total net amount paid for claims.....	\$ 639,752 07
Commission or brokerage.....	181,761 11
Salaries: H.O. officials and branches, \$54,922.98; auditors' fees, \$494.28.....	55,417 26
Taxes.....	31,739 99
Miscellaneous expenditure, viz:—Advertising, \$1,304.31; fire departments, patrol and salvage corps assessments, etc., \$13.74; furniture and fixtures, \$33.24; inspections and surveys, \$7,321.41; legal expenses, \$175.66; maps and plans, \$2,360.80; agency sundries, \$20.83; postage, telegrams, telephones and express, \$4,807.46; printing and stationery, \$5,832.57; rents, \$6,435.97; underwriters' boards, tariff associations, etc., \$9,007.94; office expenses, \$6,651.46; premium on bond, \$5; Canadian Patriotic fund, \$1,000; agency balance, \$52.13.....	45,022 52
Total expenditure in Canada.....	\$ 953,692 95

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 150,197,421	\$ 1,696,431 37
Taken during the year, new.....	109,373,454	971,355 94
Taken during the year, renewed.....	32,293,087	345,952 72
Total.....	\$ 291,863,962	\$ 3,013,740 03
Deduct terminated.....	123,723,311	1,305,754 86
Gross in force at end of year.....	\$ 168,140,651	\$ 1,707,985 17
Deduct reinsured.....	39,187,529	248,078 38
Net in force at December 31, 1916.....	\$ 128,953,122	\$ 1,459,906 79

## SCHEDULE A.

Bonds and debts. on deposit with Receiver General, viz:—

Governments—	Par value.	Market value.
Canada reg'd stock, 1938, 3 p.c.....	\$ 24,333 34	\$ 18,006 67
Canada War Loan, 1925, 5 p.c.....	20,000 00	19,800 00
Prov. of Ontario reg'd stock, 1946, 3½ p.c.....	36,500 00	27,740 00
Guaranteed Stock (Irish Land Act), 1933, 2½ p.c.....	48,666 67	25,793 34
Ceylon inscribed stock, 1934, 4 p.c.....	29,200 00	24,820 00
New South Wales inscribed stock, 1924, 3½ p.c.....	121,066 67	105,850 00
New Zealand stock, 1929, 4 p.c.....	111,933 33	96,262 66
Queensland, 1920/1925, 4½ p.c.....	73,000 00	66,430 00
South Australia, 1921/1923, 5 p.c.....	24,333 33	23,603 33
Victoria inscribed stock, 1923, 3½ p.c.....	24,333 33	21,170 00
City—		
Quebec, 1923, 4 p.c.....	43,800 00	41,172 00
Corporation—		
Point Grey, 1961, 5 p.c.....	17,033 33	14,478 33
Schools—		
Montreal P. S., 1942, 4 p.c.....	15,000 00	12,600 00
Ottawa, R. C. C., 1939, 4½ p.c.....	55,000 00	49,500 00

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COMMERCIAL UNION—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debts on deposit with Receiver General, *Concluded*, viz:—

<i>Railways—</i>	Par value.	Market value.
C.N.R. (g'teed by Prov. of Man.), 1930, 4 p.c.....	\$ 177,633 34	\$ 152,764 67
East Indian (g'teed by Indian Govt.), 1929 or later, on 12 mos. notice, 3 p.c.....	121,666 67	69,350 00
<i>Miscellaneous—</i>		
Can. Perm., Mtge. Corp., 1917, 4 p.c.....	24,333 33	24,333 33
Total on deposit with Receiver General.....	\$ 963,433 34	\$ 793,674 33

(For General Business Statement, see Appendix.)

## THE CONNECTICUT FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—EDWARD MILLIGAN.

Secretaries—JOHN A. COSMUS and FRED W. BOWERS.

Principal Office—Hartford, Conn.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated, June, 1850. Commenced business in Canada, 1856).

### CAPITAL.

Amount of capital authorized.....	\$ 3,000,000 00
Amount of capital subscribed and paid thereon in cash.....	<u>1,000,000 00</u>

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts. on deposit with Receiver General, viz.—

	Par value.	Market value.
Province of Ontario, 1936, 3½ p.c.....	\$ 15,000 00	\$ 12,600 00
<i>Cities—</i>		
Hamilton, 1933, 4½ p.c.....	25,000 00	23,500 00
Victoria, B.C., 1923, 4 p.c.....	55,000 00	50,600 00
Westmount, 1955, 4½ p.c.....	4,000 00	3,640 00
<i>School—</i>		
St. Denis de Montreal School, 1952, 5½ p.c.....	40,000 00	38,800 00
<i>Miscellaneous—</i>		
Toronto Harbour Com'rs (g'teed by City of Toronto), 1953, 4½ p.c.....	25,000 00	22,750 00
Total on deposit with Receiver General.....	<u>\$ 164,000 00</u>	<u>\$ 151,890 00</u>

Carried out at market value.....\$ 151,890 00

### *Other Assets in Canada.*

Cash at head office in Canada.....	147 42
Cash in banks in Canada, viz.—	
Royal Bank of Canada, Montreal.....	\$ 8,791 51
Bank of Nova Scotia, St. John, N.B.....	16,234 65
Total cash in banks in Canada.....	25,026 16
Interest accrued.....	2,103 76
Agents' balances and premiums uncollected (\$9,260 58 on business prior to Oct. 1, 1916)....	25,640 75
Maps and plans, \$405.08; furniture and fixtures, \$257.62.....	662 70
Total assets in Canada.....	<u>\$ 205,470 79</u>

### LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 6,216 35
Net amount of claims, resisted, not in suit (accrued in 1915) .....	148 62
Total net amount of unsettled claims.....	\$ 6,364 97
Reserve of unearned premiums, \$104,733.16; carried out at 80 per cent.....	83,786 52
Salaries, rents, etc., due and accrued (est.).....	25 00
Taxes due and accrued (est.).....	3,500 00
Total liabilities in Canada.....	<u>\$ 93,676 49</u>

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THE CONNECTICUT FIRE—Continued.  
INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Gross cash received.....	202,598 53	74,562 24
Less reinsurance.....	41,855 28	17,924 49
Less return premiums.....	20,149 01	1,167 05
Total deduction.....	62,004 29	19,091 54
Net cash received.....	140,594 24	55,470 70
Net cash for received premiums for all classes of business.....	\$ 196,064 94	
Cash received for interest on investments.....	8,300 00	
Total income in Canada.....	\$ 204,364 94	

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	4,023 46	
Less reinsurance.....	328 89	
Net payment for said claims.....	3,694 57	
Paid for claims occurring during the year.....	86,385 05	63,912 38
Less savings and salvage.....	87 34	
Less reinsurance.....	14,488 33	14,284 02
Total deduction.....	14,575 67	
Net payment for said claims.....	71,809 38	
Total net payment for claims.....	75,503 95	49,628 36
Total net payments for claims for all classes of business (including \$943.91 adjustment expenses, hail).....	\$ 126,076 22	
Commission and brokerage: Fire, \$31,559.01; Other, \$12,119.23.....	43,678 24	
Taxes: Fire, \$9,942.46; Other, \$250.....	10,192 46	
Salaries, fees and travelling expenses, Fire:—Salaries: Head Office, general and special agents, \$5,216.42; fees, auditors, \$56.00; travelling expenses, officials, \$77.71; agents, \$791.83.....	6,141 06	
Miscellaneous expenditure, Fire, viz.—Advertising, \$36; furniture and fixtures, \$50.99; maps and plans, \$517.60; postage, telegrams, telephones, and express, \$718.36; printing and stationery, \$774.63; rents, \$943.41; underwriters' boards, associations, etc., \$1,413.47; exchange, subscriptions, sundries and supplies, \$744.44.....	5,196 90	
Miscellaneous expenditure, Other, viz.—Printing and stationery, \$261.78; exchange, subscriptions, sundries and supplies, \$49.35.....	311 13	
Total expenditure in Canada.....	\$ 191,568 91	

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## THE CONNECTICUT FIRE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....	16,977,817	213,221 87		
Taken in 1916, new and renewed.....	17,632,269	206,640 20	1,148,399	73,395 19
Totals.....	34,610,086	419,862 07		
Less ceased.....	13,806,084	168,831 33	1,148,399	73,395 19
Gross in force at end of 1916.....	20,804,002	251,030 74		
Less reinsured.....	4,253,890	45,491 40		
Net in force at end of 1916.....	16,550,112	205,539 34		

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Mortgage loans on real estate, first liens .....	\$ 664,600 00
Loans secured by pledge of bonds, stocks, or other collaterals.....	20,000 00
Book value of bonds and stocks.....	5,247,724 35
Cash on hand, in trust companies and in banks.....	918,294 35
Agents' balances and bills receivable.....	577,646 89
Total.....	\$ 7,428,265 59

## NON-LEDGER ASSETS.

Amount recoverable for reinsurance on paid claims.....	8,285 80
Interest due and accrued.....	81,184 08
Gross assets.....	\$ 7,517,735 47
Deduct assets not admitted.....	267,855 63
Total admitted assets.....	\$ 7,249,879 84

## LIABILITIES.

Total net amount of unpaid claims.....	\$ 312,627 43
Unearned premiums.....	3,978,988 47
Salaries, rents, etc., due or accrued .....	5,000 00
Federal, state, and other taxes due or accrued (estimated).....	110,000 00
Contingent commissions or other charges due or accrued.....	7,200 00
Total liabilities (excluding capital stock).....	\$ 4,413,815 90
Joint capital stock paid in cash.....	1,000,000 00
Surplus over all liabilities.....	1,836,063 94
Total liabilities.....	\$ 7,249,879 84

## INCOME.

Net cash received for premiums.....	\$ 3,693,929 51
Interest and dividends.....	276,552 05
Agents' balances previously charged off.....	204 45
Gross profit on sale or maturity of bonds and stocks.....	12,202 13
Uncollected dividend.....	51 93
Total income.....	\$ 3,982,940 07

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THE CONNECTICUT FIRE—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,875,917 99
Expenses of adjustment and settlement of claims.....	43,376 62
Dividends to stockholders.....	200,000 00
Commission or brokerage.....	868,071 86
Allowances to local agencies for miscellaneous agency expenses.....	17,660 64
Salaries, \$92,674.55; and other expenses, \$54,130.31; of special or general agents.....	146,804 86
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	208,244 64
Rents.....	25,767 17
Underwriters' boards and tariff associations.....	52,997 34
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	27,167 50
Inspections and surveys.....	8,431 52
Taxes on real estate.....	3 59
State taxes on premiums, Insurance Department licenses and fees.....	90,690 81
All other licenses, fees and taxes.....	65,147 76
Agents' balances charged off.....	6,258 80
Gross loss on sale or maturity of bonds and stocks.....	111,412 94
All other disbursements.....	92,229 18
Total disbursement.....	<u>\$ 3,840,183 22</u>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Written or renewed during the year.....	\$ 537,308,772 00
Premiums thereon.....	5,450,010 24
Terminated during the year.....	488,111,135 00
Premiums thereon.....	5,166,586 94
Net in force, December 31, 1916.....	777,406,821 00
Premiums thereon.....	<u>7,590,918 33</u>

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# THE CONTINENTAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—HENRY EVANS.

Secretary—J. E. LOPEZ.

Principal Office—New York.

Chief Agent in Canada—W. E. D. BALDWIN.

Head Office in Canada—Montreal.

(Incorporated, January, 1853. Dominion license issued November 25, 1910.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....	\$10,000,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
Prov. of Alberta gold reg'd., 1924, 4½ p.c.....	\$ 25,000 00	\$ 23,750 00
City of Toronto, 1943, 4 p.c.....	299,300 00	254,405 00
Total on deposit with Receiver General.....	\$ 324,300 00	\$ 278,155 00

Carried out at market value.....	\$ 278,155 00
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## Other Assets in Canada.

Cash at Head Office.....	166 34
Cash in Royal Bank of Canada, Montreal.....	32,930 76
Interest due, \$5,986; accrued, \$468.75.....	6,454 75
Agents' balances and premiums uncollected (\$1,178.67 on business prior to Oct. 1, 1916).....	50,872 28
Office furniture and plans.....	4,487 00
Total assets in Canada.....	\$ 373,066 13

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 20,043 25
Net amount of claims, unadjusted.....	30,367 51
Net amount of claims, resisted, in suit.....	500 00
Net amount of claims, resisted, not in suit.....	500 00
Total net amount of unsettled claims (\$528.73 accrued prior to 1916).....	\$ 51,410 76
Reserve of unearned premiums, \$211,079.32; carried out at 80 per cent.....	168,863 45
Taxes due and accrued (estimated).....	4,000 00
Return premiums, \$5,661.52; reinsurance premiums, \$1,890.27.....	7,551 79
Total liabilities in Canada.....	\$ 231,826 00

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 428,630 86
Deduct reinsurance, \$35,621.83; return premiums, \$75,629.26.....	111,251 09
Total net cash received for premiums.....	\$ 317,379 77
Interest on investments.....	11,972 00
Total income in Canada.....	\$ 329,351 77

## SESSIONAL PAPER No. 8

THE CONTINENTAL—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 20,940 37	
Deduct savings and salvage, \$2.13; reinsurances, \$1,457.60.....	1,459 73	
Net amount paid for said claims.....	\$ 19,480 64	
Amount paid for claims occurring during the year.....	\$ 134,497 11	
Deduct savings and salvage, \$66.96; reinsurances, \$15,687.11.....	15,754 07	
Net amount paid for said claims.....	\$ 118,743 04	
Total net amount paid for claims.....	\$	138,223 68
Commission or brokerage.....		64,125 27
Salaries and travelling expenses, viz.: Salaries, Head Office officials, \$11,341.56; general and special agents, \$5,942.46; travelling expenses: officials, \$838.14; special agents, \$3,758.39		21,880 55
Taxes.....		12,372 88
Miscellaneous expenditure, viz.: Advertising, \$524.14; fire department, patrol and salvage corps assessments, etc., \$401.32; legal expenses, \$4.50; postage, express, telegrams and telephones, \$1,903.84; rent, \$2,368.09; maps and plans, \$1,289.82; underwriters' boards, \$3,261.16; furniture and fixtures, \$2,767.60; printing and stationery, \$3,487.42; miscellaneous, \$1,177.13.....		17,185 02
Total expenditure in Canada.....	\$	253,787 40

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 35,551,312	\$ 378,266 79
Taken during the year, new.....	43,819,412	435,549 57
Total.....	\$ 79,370,724	\$ 813,816 36
Deduct terminated.....	34,054,374	350,961 84
Gross in force at end of year.....	\$ 45,316,350	\$ 462,854 52
Deduct reinsured.....	4,823,047	37,600 61
Net in force at Dec. 31, 1916.....	\$ 40,493,303	\$ 425,253 91

(For General Business Statement, see Appendix).

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## THE DOMINION FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President and Manager—ROBT. F. MASSIE.

Vice-President—PHILIP POCOCK.

Secretary—NEIL W. RENWICK.

Principal Office—Toronto.

(Incorporated, 1904. Charter renewed and amended, 1907. On June 24, 1915, the power of the company was extended to include hail insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business May 11, 1907.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	265,400 00
Amount paid thereon in cash.....	209,630 00
Amount of premium on capital stock paid in by stockholders.....	3,950 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Mortgage loans on real estate, first liens.....	\$ 13,000 00
Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:—.....	16,150 00

	Par value.	Market value.	Amount loaned.
50 shares Brazilian Traction L. & P. Co.....	\$ 5,000 00	\$ 2,200 00	\$ 4,150 00
125 shares Porto Rico Rys. Co.....	12,500 00	4,750 00	
37 bonds Associated Securities Co., Ltd., 1st mtge., 1939, 6 p.c.....	37,000 00	29,600 00	12,000 00
Total.....	\$ 54,500 00	\$ 36,550 00	\$ 16,150 00

Book value of bonds and debts. (For details, see Schedule A).....	206,593 11
Book value of stocks (For details, see Schedule B).....	31,527 80
Cash at head office.....	5,362 74

Cash in banks and loan Co.:—	
Canadian Bank of Commerce.....	\$ 930 15
Bank of Toronto, Toronto.....	38,805 07
Central Canada L. & S. Co.....	9,022 56

Total cash in banks and loan Co.....	48,757 78
Advances to inspectors, \$425; accounts receivable, \$3,354.52.....	3,779 52

Total ledger assets.....	\$ 325,170 95
Deduct market value of bonds, debts and stocks under book value.....	11,100 34
	\$ 314,070 61

## OTHER ASSETS.

Interest accrued.....	2,734 76
Office furniture, \$1,000; plans, \$3,000.....	9,000 00
Agents' balances and premiums uncollected—net (\$8,173.52 on business prior to Oct. 1, 1916).....	32,051 65
Amount due for reinsurance losses (Hail).....	1,676 13
Total assets.....	\$ 359,533 15

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## THE DOMINION FIRE—Continued.

## LIABILITIES.

Total net amount of claims, unadjusted.....	\$ 9,373 02
Reserve of unearned premiums, \$181,106.01; carried out at 80 per cent.....	144,885 01
Due for reinsurance premiums—net.....	16,071 05
Taxes due and accrued.....	3,000 00
Due and accrued for salaries, rent, etc.....	3,254 66
Held in trust for reinsurance against unexpired risks.....	35,699 12
Unsecured balances of treaty reinsurers.....	2,983 48
Total liabilities (except capital).....	\$ 215,266 34
Excess of assets over liabilities.....	\$ 144,266 81
Capital stock paid in cash.....	209,630 00

## INCOME.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Gross cash received.....	332,260 84	30,357 82
Less reinsurance.....	69,686 48	14,645 27
Less return premiums.....	50,036 02	114 30
Total deduction.....	119,722 50	14,759 57
Net cash received.....	212,538 34	24,598 25
Net cash received for premiums for all classes of business.....	\$ 237,136 59	
Cash received for interest on investments.....	13,064 73	
Total.....	\$ 250,201 32	
Received for calls on capital.....	1,220 00	
Total income.....	\$ 251,421 32	

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	15,895 15	
Less reinsurance.....	5,252 15	
Net payment for said claims.....	10,553 00	
Paid for claims occurring during the year.....	136,535 68	28,641 92
Less reinsurance.....	38,495 62	8,027 61
Net payment for said claims.....	98,040 06	
Total net payment for claims.....	108,593 06	20,614 31

7 GEORGE V, A. 1917

## THE DOMINION FIRE—Continued.

## EXPENDITURE—Concluded.

Total net payments for claims for all classes of business.....	\$ 129,207 37
Commission and brokerage.....	48,463 41
Taxes.....	9,260 33
Salaries, fees and travelling expenses: Salaries, head office staff and branches, \$10,821.99; inspectors, \$4,121.82; Fees: directors, \$350; auditors, \$575; Travelling expenses: officials \$354.37; inspectors, \$1,682.86.....	17,906 04
Miscellaneous expenditure, viz.: Advertising, \$1,566.52; legal expenses, \$742.84; maps and plans, \$192.48; postage, telegrams, telephones and express, \$2,582.04; printing and stationery, \$2,064.54; rents, \$3,448.80; general expenses, \$1,871.17; loss expenses, \$4,876.51.....	17,344 90
Total expenditure.....	<u>\$ 222,182 05</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December, 31, 1915 .....	\$ 260,232 56
Income as above.....	251,421 32
Total.....	<u>\$ 511,653 88</u>
Expenditure as above.....	222,182 05
Balance, net ledger assets, December 31, 1916 (\$325,170.95; less \$35,699.12 deposits).....	<u>\$ 289,471 83</u>

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies, Fire, \$69,170.50; Hail, \$14,645.27..	\$ 83,815 77
Amount of commission thereon, Fire, \$19,636.80; Hail, \$5,729.70.....	25,366 50
Amount of losses recovered from said companies, Fire, \$44,747.77; Hail, \$8,027.61.....	52,775 38
Reserves of unearned premiums on all Fire risks reinsured in unlicensed companies, Fire, \$46,711.73; carried out at 80 per cent thereof.....	37,369 38
Amount of losses due and recoverable from such companies, Fire, \$15,667.04; Hail, \$1,676.13.....	17,343 17
Amount of reinsurance premiums payable to such companies.....	16,029 95
Amount of cash or other securities held as security for recovery of losses, etc.....	<u>35,699 12</u>

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....	34,788,311	427,581 76		
Taken in 1916, new and renewed.....	25,840,101	337,551 17	617,526	39,357 82
Totals.....	60,628,412	765,132 93		
Less ceased.....	24,573,140	329,544 27	617,526	39,357 82
Gross in force at end of 1916.....	36,055,272	435,588 66		
Less reinsured.....	7,090,870	90,525 19		
Net in force at end of 1916.....	28,964,402	345,063 47		

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THE DOMINION FIRE—*Concluded.*

## SCHEDULE A.

## Bonds and debentures owned by the Company:—

*On deposit with Receiver General.*

	Par value.	Book value.	Market value.
<i>Cities:—</i>			
Brantford, 1944, 5 p.c.....	\$ 7,000 00	\$ 7,000 00	\$ 6,930 00
Calgary, 1926, 4½ p.c.....	5,000 00	5,000 00	4,550 00
Edmonton, 1926, 5 p.c.....	10,000 00	10,298 00	9,400 00
Fernie, 1939, 5 p.c.....	5,000 00	5,000 00	4,200 00
Galt, 1946, 4 p.c.....	5,000 00	4,893 30	4,150 00
Kamloops, 1920, 5 p.c.....	5,000 00	4,975 00	4,850 00
London, 1944, 4½ p.c.....	7,000 00	6,475 70	6,440 00
Port Arthur, 1937, 5 p.c.....	5,000 00	5,000 00	4,650 00
Regina, 1920, 4½ p.c.....	10,232 05	10,139 96	9,925 08
Toronto, 1945, 3½ p.c.....	9,733 33	8,902 10	7,592 00
Vancouver, 1926, 4 p.c.....	10,000 00	9,798 00	8,800 00
Waterloo, 1930, 5½ p.c.....	6,065 20	6,360 62	6,307 80
Winnipeg, 1920, 4 p.c.....	5,000 00	4,954 50	4,800 00

*Towns:—*

Walkerville, 1920, 4½ p.c.....	742 31	7,591 80	720 04
" 1920-1921, 4½ p.c.....	6,000 00		5,820 00
" 1921, 4½ p.c.....	910 71		883 39

*District:—*

Burnaby, B.C., 1950, 4½ p.c.....	5,353 33	3,469 66	4,229 13
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Total on deposit with Receiver General.....	\$ 103,036 93	\$ 99,858 64	\$ 94,247 44
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*Held by Company.**Governments:—*

Dominion of Can. War Loan, 1925, 5 p.c.....	5,000 00	4,875 00	4,950 00
" " " 1931, 5 p.c.....	25,000 00	24,305 13	24,750 00
Anglo-French External Loan, 1920, 5 p.c.....	5,000 00	4,787 50	4,700 00

*Cities:—*

Belleville, (Rolling Mills and Iron Works bonus debts.) 1919, 4 p.c.....	5,000 00	4,862 50	4,850 00
Moosejaw, 1929 to 1932, 5 p.c.....	5,162 26	5,032 69	4,800 90
Nanaimo, 1950, 5 p.c.....	5,000 00	5,000 00	4,250 00
Port Arthur, 1917 to 1924, 5 p.c.....	1,868 03	1,868 03	1,830 66
Port Arthur, 1942, 5 p.c.....	12,166 67	11,619 00	11,193 33
Revelstoke, 1960, 5 p.c.....	5,000 00	5,000 00	4,100 00
St. Thomas, 1921-1928, 4½ p.c.....	8,000 00	8,000 00	7,600 00
Vancouver, 1948, 4 p.c.....	4,866 67	4,039 00	3,698 67

*Towns:—*

Amherstburg, 1924 to 1928, 5 p.c.....	4,850 66	4,945 73	4,705 14
Goderich, 1917 to 1940, 4½ p.c.....	8,899 10	8,470 98	8,276 16
North Bay, 1931 to 1932, 5 p.c.....	5,389 84	5,389 84	5,174 25

*Village:—*

Tweed, 1917 to 1928, 4 p.c.....	3,797 20	3,586 07	3,519 02
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*Railway:—*

C.N.R., Equip. (Imperial Rolling Stock), series V, 1918, 4½ p.c.....	5,000 00	4,953 00	4,950 00
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Total par, book and market values.....	\$ 213,037 36	\$ 206,593 11	\$ 197,595 57
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## SCHEDULE B.

## Stocks owned by the company, viz:—

	Par value.	Book value.	Market value.
50 shares Consumers' Gas.....	\$ 2,500 00	\$ 4,872 80	\$ 4,100 00
50 shares Dominion Bank.....	5,000 00	10,880 00	10,400 00
25 shares Bank of Toronto.....	2,500 00	5,075 00	4,875 00
50 shares Imperial Bank.....	5,000 00	10,700 00	10,050 00
Total par, book and market values.....	\$ 15,000 00	\$ 31,527 80	\$ 29,425 00

7 GEORGE V. A. 1917

# THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—COL. A. E. GOODERHAM.

Vice-Presidents—C. D. WARREN and R. L. PATTERSON.

Manager—C. A. WITHERS.

Sec.-Treas. J. L. TURQUAND.

Head Office—Toronto, Ontario.

(Incorporated June 23, 1887 by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. On June 27, 1910 the power of the company was extended to include plate glass and burglary insurance, under the provisions of section 81 of the Insurance Act, 1910 and on June 12, 1915 its power was further extended to include fire insurance under the provisions of the said section. Commenced business in Canada Nov. 5, 1887).

### CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed and paid thereon in cash.....	244,400 00

(For List of Shareholders, see Appendix.)

### ASSETS.

Book value of bonds and debentures (For details, see Schedule A.).....	\$ 660,514 43
Cash at head office.....	8,601 43
Cash in banks, viz:—	
Royal Bank, Toronto.....	\$ 13,031 78
Union Bank, Toronto.....	6,203 34
"    Winnipeg.....	1,353 83
"    Calgary.....	11 10
"    Vancouver.....	1,175 00
Royal Bank, Kingston, Jamaica.....	2,514 50
Total cash in banks.....	24,289 55
Agents' ledger balances.....	11,874 29
Total ledger assets.....	\$ 705,279 70
Deduct market value of bonds and debentures under book value.....	50,070 57
	\$ 655,209 13

### OTHER ASSETS.

Interest accrued.....	12,209 51
Gross premiums due and uncollected on policies in force, viz:—	
Fire (\$2,103.72 on business prior to Oct. 1, 1916).....	\$ 5,835 16
Accident (\$8,361.23 on business prior to Oct. 1, 1916).....	35,879 63
Automobile, including Fire Risk, \$644.58 on business prior to Oct. 1, 1916).....	2,186 95
Automobile, excluding Fire Risk, (\$680.03 on business prior to Oct. 1, 1916).....	2,723 11
Burglary (\$239.75 on business prior to Oct. 1, 1916).....	1,523 74
Guarantee (\$1,491.17 on business prior to Oct. 1, 1916).....	4,402 99
Plate glass (\$1,009.63 on business prior to Oct. 1, 1916).....	5,889 74
Sickness (\$4,823.31 on business prior to Oct. 1, 1916).....	20,358 93
Industrial.....	1,843 50
Total outstanding premiums, \$80,643.75, less 20 per cent commission.....	64,515 00
Office furniture (net).....	4,426 94
Total assets.....	\$ 736,360 58

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—Continued.

## LIABILITIES.

Fire claims, unadjusted.....	\$ 2,426 25	
Accident claims, adjusted but unpaid.....	\$ 14,135 00	
Accident claims, unadjusted.....	16,871 33	
Total amount of unsettled accident claims (\$5,358 accrued in previous years)....	\$ 31,006 33	
Sickness claims, adjusted but unpaid.....	\$ 494 64	
Sickness claims, unadjusted.....	14,124 00	
Total amount of unsettled sickness claims (\$50 accrued in previous years).....	\$ 14,618 64	
Guarantee claims, unadjusted (\$7,500 accrued in previous years).....	16,001 81	
Plate Glass claims, unadjusted.....	1,649 81	
Automobile (excluding Fire Risk) claims, unadjusted.....	470 00	
Total unsettled claims.....	\$ 66,172 84	
Reserve of unearned premiums—		
Fire.....	\$ 26,184 52	
Accident.....	83,229 41	
Automobile (including Fire Risk).....	3,664 76	
Automobile (excluding Fire Risk).....	9,090 56	
Burglary.....	1,861 94	
Guarantee.....	14,986 63	
Plate Glass.....	16,458 89	
Sickness.....	41,388 75	
Total net reserve, \$196,865.46; carried out at 80 per cent....		157,492 37
Taxes due and accrued.....		3,500 00
Total liabilities (excluding capital stock).....	\$ 227,165 21	
Surplus of assets over liabilities.....	\$ 509,195 37	
Capital stock paid in cash.....	244,400 00	
Surplus over liabilities and capital.....	\$ 264,795 37	

## INCOME.

[illegible]

7 GEORGE V, A. 1917

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—Continued.

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.							
	Fire.	Accident.	Auto- mobile (includ- ing Fire Risk).	Auto- mobile (exclud- ing Fire Risk).	Bur- glary.	Guar- antee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net paym't for claims occurring in pre- vious yrs.		14,527 14			72 00	4,916 44	320 02	11,721 35
Paid for claims occurring during the year.	6,564 38	52,663 55	6,761 79	3,070 07	288 10	9,812 47	10,063 64	40,375 38
Less sav- ings, sal- vage and reinsur- ance.....	260 22	2,626 30	4,053 03	226 53		4,698 59	71 80	717 76
Net pay- ment for said claims....		50,037 25				5,113 88	9,991 84	39,657 62
Total net payment for claims	6,304 16	64,564 39	2,708 76	2,843 54	360 10	10,030 32	10,311 86	51,378 97
Total net payments for claims for all classes of business.....								
								\$ 148,502 10
Dividends paid stockholders.....								24,440 00
Commission and brokerage.....								117,523 76
Taxes.....								11,472 09
Salaries, fees and travelling expenses: Salaries—head office, \$43,207.23; fees—directors, \$2,840; auditors, \$500; travelling expenses, \$8,053.48.....								54,600 71
Miscellaneous expenditure, viz.: Advertising, printing and stationery, \$8,830.82; furniture and fixtures, \$408.95; legal expenses, \$41.64; postage, telegrams, telephones and express, \$4,804.19; rents, \$6,829.92; sundry expenses and lighting, \$5,991.92.....								26,907 44
Total expenditure.....								\$ 383,446 10

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1915.....	\$ 655,692 01
Amount of income as above.....	433,033 79
Total.....	\$ 1,088,725 80
Amount of expenditure as above.....	383,446 10
Balance, net ledger assets, December 31, 1916.....	\$ 705,279 70

SESSIONAL PAPER No. 8

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.							
	Fire.			Accident.			Automobile (excluding Fire Risk).	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$ cts.
Gross in force at end of 1915.	964	998,496	11,371 15	5,034	27,327,660	157,949 76	251	12,780 15
Taken in 1916—								
New and renewed.....	3,044	3,139,471	39,409 81	15,445	37,483,865	235,477 51	602	33,567 09
Industrial.....				868	1,261,218	1,074 87		
Totals.....	4,008	4,137,877	50,780 96	21,347	68,072,743	394,502 14	853	46,347 24
Less ceased.....	556	526,010	7,061 91	8,147	37,001,970	219,552 30	535	27,508 18
Gross in force at end of 1916.	3,452	3,611,867	43,719 05	13,200	29,070,773	174,949 84	318	18,839 06
Less reinsured.....		664,336	8,406 74		1,389,790	8,491 02		657 95
Net in force at end of 1916...	3,452	2,947,531	35,312 31	13,200	27,680,983	166,458 82	318	18,181 11

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	CLASS OF BUSINESS.								
	Automobile (including Fire risk).			Burglary.			Guarantee.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....				206	410,785	3,658 59	1,858	10,002,349	37,362 59
Taken in 1916—									
New.....	635	705,579	13,585 08	108	198,400	2,285 00	544	5,634,770	17,375 59
Renewed.....				245	401,285	3,664 99	1,881	7,830,724	31,130 44
Totals.....				559	1,010,470	9,608 58	4,283	23,467,843	65,868 62
Less ceased.....	78	61,862	1,253 78	313	587,145	5,884 80	2,546	14,381,050	52,037 37
Gross in force at end of 1916.....	607	643,717	12,331 30	246	423,325	3,723 78	1,737	9,086,787	33,831 25
Less reinsured.....		267,092	5,001 79					1,297,928	3,857 99
Net in force at end of 1916	607	376,625	7,329 51	246	423,325	3,723 78	1,737	7,788,859	29,973 26

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THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	CLASS OF BUSINESS.			
	Plate Glass.		Sickness.	
	No.	Premiums.	No.	Premiums.
		\$ cts.		\$ cts.
Gross in force at end of 1915.....	2,329	33,046 88	12,398	95,703 24
Taken in 1916—				
New .....	567	11,133 39	2,897	32,400 67
Renewed.....	1,125	21,729 10	9,649	83,828 91
Industrial.....			1,736	2,149 74
Totals.....	4,021	65,909 37	26,680	214,082 56
Less ceased.....	1,751	33,897 80	14,515	129,188 80
Gross in force at end of 1916.....	2,270	32,011 57	12,165	84,893 76
Less reinsured.....				2,116 27
Net in force at end of 1916.....	2,270	32,011 57	12,165	82,777 49

Summary of net in force at end of 1916: No. 33,995; Premiums, \$375,480.51.

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

*On deposit with Receiver General.*

Cities—	Par value.	Book value.	Market value.
Brandon, 1934, 4½ p.c.....	\$ 10,000 00	\$ 9,863 38	\$ 8,900 00
Brantford, 1918, 4 p.c.....	10,000 00	10,043 50	9,900 00
Calgary, 1925, 4½ p.c.....	15,000 00	15,024 00	13,800 00
Edmonton, 1924, 4½ p.c.....	10,000 00	10,000 00	9,200 00
Fort William, 1927, 4½ p.c.....	19,686 50	19,126 91	18,111 58
Hamilton, 1920, 4 p.c.....	20,000 00	20,265 00	19,400 00
London, 1933, 4 p.c.....	10,000 00	10,048 61	8,800 00
Peterborough, 1931, 3½ p.c.....	10,000 00	9,918 64	8,660 00
Port Arthur, 1935, 5 p.c.....	17,000 00	17,628 97	15,810 00
Strathcona, 1933, 6 p.c.....	6,000 00	6,115 20	6,120 00
Toronto, 1929, 3½ p.c.....	9,733 33	9,733 33	8,468 00
" 1928, 4 p.c.....	9,733 33	9,733 33	8,954 66
Vancouver, 1942, 3½ p.c.....	24,000 00	22,420 69	17,280 00
<i>Town—</i>			
Dundas, 1917, 4 p.c.....	9,000 00	9,000 00	8,910 00
<i>District—</i>			
South Vancouver, 1959, 5 p.c.....	20,000 00	20,968 00	17,000 00
<i>School—</i>			
Winnipeg, 1935, 4 p.c.....	15,000 00	15,022 50	12,900 00
Total on deposit with Receiver General.....	\$ 215,153 16	\$ 214,917 06	\$ 192,154 24

## SESSIONAL PAPER No. 8

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—Continued.

## SCHEDULE A—Continued.

## Bonds and debts. owned by the Company—Continued.

Held by the Company.	Par value.	Book value.	Market value.
<i>Government—</i>			
Dominion of Canada War Loan, 1925, 5 p.c. . . . .	\$ 10,000 00	\$ 9,777 77	\$ 9,900 00
Dominion of Canada War Loan, 1931, 5 p.c. . . . .	15,000 00	14,625 00	14,850 00
Province of Ontario, 1925, 4½ p.c. . . . .	10,000 00	9,653 33	9,700 00
Anglo-French External Loan, 1920, 5 p.c. . . . .	15,000 00	14,554 60	14,100 00
Russian Internal Loan, 1926, 5½ p.c. . . . .	15,435 00	9,300 00	9,300 00
<i>Cities—</i>			
Kamloops, 1922, 5 p.c. . . . .	5,000 00	4,656 32	4,750 00
Kitchener, 1917 to 1921, 5 p.c. . . . .	5,547 97	7,105 56	5,547 97
" 1926, 5 p.c. . . . .	1,557 59		1,542 02
" 1933, 5½ p.c. . . . .	253 01		263 13
" 1934, 5½ p.c. . . . .	431 92	6,347 77	449 20
" 1935, 5½ p.c. . . . .	620 68		645 51
" 1936, 5½ p.c. . . . .	819 81		852 60
" 1937, 5½ p.c. . . . .	1,029 90		1,071 10
" 1938, 5½ p.c. . . . .	251 55		264 13
" 1939, 5½ p.c. . . . .	485 38		509 65
" 1940, 5½ p.c. . . . .	732 08		768 68
" 1941, 5½ p.c. . . . .	992 35		1,041 97
" 1942, 5½ p.c. . . . .	266 92		280 27
" 1943, 5½ p.c. . . . .	556 61		584 44
Lethbridge, 1928, 5 p.c. . . . .	16,500 00	17,116 18	15,180 00
Macleod, 1933, 6 p.c. . . . .	5,000 00	5,000 00	4,900 00
Moose Jaw, 1918-1919, 5 p.c. . . . .	1,000 00	6,999 50	990 00
" 1921-1922, 5 p.c. . . . .	1,000 00		970 00
" 1924-1925, 5 p.c. . . . .	1,000 00		950 00
" 1927-1928, 5 p.c. . . . .	1,000 00		940 00
" 1930-1931, 5 p.c. . . . .	1,000 00		930 00
" 1933-1934, 5 p.c. . . . .	1,000 00		920 00
" 1936-1937, 5 p.c. . . . .	1,000 00		910 00
Nelson (St. Ry.) 1930, 5 p.c. . . . .	10,000 00	10,000 00	8,900 00
Niagara Falls, 1919 to 1924, 5 p.c. . . . .	3,625 56	3,495 07	3,553 05
North Vancouver, 1937, 5 p.c. . . . .	10,000 00	9,710 16	8,400 00
Portage la Prairie, 1928, 5 p.c. . . . .	12,230 00	12,238 92	11,373 90
" 1948, 5 p.c. . . . .	11,000 00	11,000 00	9,630 00
Prince Albert, 1942, 4½ p.c. . . . .	20,000 00	18,141 50	16,000 00
Regina, 1929, 5 p.c. . . . .	10,000 00	9,325 23	9,500 00
Revelstoke, 1929, 5 p.c. . . . .	4,911 50	4,911 50	4,420 35
St. Boniface, 1930, 5 p.c. . . . .	10,000 00	10,428 44	9,400 00
Saskatoon, 1940, 5 p.c. . . . .	6,000 00	6,278 30	5,400 00
Strathcona, 1933, 6 p.c. . . . .	4,000 00	4,076 80	4,080 00
Toronto, (New Toronto) 1940-1944, 6 p.c. . . . .	5,000 00	4,899 51	5,100 00
Vernon, 1933, 5 p.c. . . . .	10,000 00	8,888 50	8,900 00
Windsor, 1918 to 1920, 4 p.c. . . . .	10,165 63	10,109 96	9,860 66
<i>Towns—</i>			
Athabasca, 1928-1931, 7 p.c. . . . .	5,000 00	5,213 54	5,050 00
Camrose, 1925 to 1931, 5 p.c. . . . .	10,548 96	10,333 18	9,283 08
" 1938 to 1941, 5 p.c. . . . .	6,529 88	5,434 76	5,419 80
Claresholm, 1917 to 1945, 5½ p.c. . . . .	7,593 67	7,593 67	6,910 24
North Battleford, 1938 to 1943, 5 p.c. . . . .	11,411 59	10,994 43	9,699 85
Red Deer, 1917 to 1941, 5 p.c. . . . .	9,168 39	9,051 69	8,068 18
Renfrew, 1937 to 1939, 4½ p.c. . . . .	13,242 26	12,976 10	11,785 62
Smith Falls, 1937 to 1940, 5 p.c. . . . .	10,726 13	11,043 81	10,082 56
Strathroy, 1929 to 1932, 4 p.c. . . . .	10,495 86	10,495 86	9,026 44
Swift Current, 1946 to 1951, 6 p.c. . . . .	10,892 66	12,172 13	10,565 88
Walkerville, 1924 to 1928, 5½ p.c. . . . .	6,738 06	6,590 83	6,805 44
Weyburn, 1949, 5 p.c. . . . .	5,000 00	5,090 03	4,250 00
Yorkton, 1937-1941, 5 p.c. . . . .	5,000 00	4,923 85	4,300 00
<i>Municipality or District—</i>			
Fort Garry, 1920, 5 p.c. . . . .	5,000 00	4,850 00	4,850 00
Oak Bay, 1962, 5 p.c. . . . .	10,000 00	10,000 00	8,400 00
Point Grey, 1960, 5 p.c. . . . .	10,000 00	10,573 79	8,500 00
Twp. of York, 1930-1933, 5 p.c. . . . .	10,670 11	9,961 37	10,563 41
<i>Schools—</i>			
Calgary, 1920-1923, 4½ p.c. . . . .	8,000 00	7,460 61	7,120 00
Medicine Hat, 1917-1924, 5 p.c. . . . .	8,000 00	8,119 34	7,760 00
" 1928-1932, 5 p.c. . . . .	5,000 00	4,913 85	4,550 00
St. Paul, P.Q., 1929-1932, 5 p.c. . . . .	5,353 36	4,615 07	4,480 02
" 1931-1933, 5 p.c. . . . .	6,000 00	5,371 50	4,980 00

7 GEORGE V, A. 1917

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debts. owned by the Company—*Concluded.*

<i>Held by Company—Concluded.</i>	Par value.	Book value.	Market value.
<i>Railways—</i>			
G. T. Pac. Ry., 1st mtge., Alta. lines, (g'teed by Prov. of Alta.) 1942, 4 p.c.....	\$ 13,122 00	\$ 10,175 91	\$ 10,103 94
Toronto Ry. Co., 1921, 4½ p.c.—.....	3,893 33	4,002 13	3,776 53
<i>Miscellaneous—</i>			
Can. Perm. Mort. Corp., 1921, 4½ p.c.....	10,000 00	10,000 00	10,000 00
" " 1921, 5 p.c.....	15,000 00	15,000 00	15,000 00
Totals held by Company.....	\$ 461,779 72	\$ 445,597 37	\$ 419,009 62
Total par, book and market values.....	\$ 676,932 88	\$ 660,514 43	\$ 611,163 86

SESSIONAL PAPER No. 8

# THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—LORD CLAUD HAMILTON.

General Manager and Secretary—W. E. GRAY.

Principal Office—London, England.

Chief Agent in Canada—CHAS. W. I. WOODLAND.

Head Office in Canada—Montreal.

(Incorporated, October 25, 1880. Licensed for accident and guarantee business in Canada, October 24, 1894, and commenced such business in 1895. New license issued for accident, guarantee and sickness business, February 20, 1900. Licensed for fire business November 29, 1910.)

## CAPITAL

Amount of joint stock capital authorized and subscribed.....	£ 1,000,000
Amount paid thereon in cash.....	200,000

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts. on deposit with Receiver General ( <i>For details, see Schedule A.</i> ).....	\$ 1,063,273 99
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### Other Assets in Canada.

Cash at head office, .....	8,180 94
Cash in banks, viz:—	
Bank of Montreal, Montreal.....	\$ 30,918 28
Bank of Montreal, Toronto.....	23,026 06
Total cash in banks.....	53,944 34
Cash on deposit with Manitoba Government Workmen's Compensation.....	5,000 00
Agents' balances and premiums uncollected, viz:—	
Fire (\$2,870.00 on business prior to Oct. 1, 1916).....	\$ 53,946 03
Accident (\$4,125.00 on business prior to Oct. 1, 1916).....	18,980 24
Automobile (including Fire Risk).....	1,212 70
Automobile, excluding Fire Risk, (\$3,600.00 on business prior to Oct. 1, 1916).....	12,990 03
Employers' Liability (\$38,250.00 on business prior to Oct. 1 1916).....	91,511 02
Guarantee (\$7,225.00 on business prior to Oct. 1, 1916).....	21,925 95
Sickness (\$825.00 on business prior to Oct. 1, 1916).....	2,524 86
Total.....	203,090 88
Office furniture.....	10,000 00
Total assets in Canada.....	\$ 1,343,490 15

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 19,404 87
" fire claims, resisted, not in suit (accrued in previous years).....	1,000 00
" accident claims, unadjusted.....	10,250 00
" accident claims, resisted, in suit.....	1,250 00
" automobile (including Fire Risk) claims, unadjusted.....	250 00
" automobile (excluding Fire Risk) claims, unadjusted.....	5,332 00
" automobile (excluding Fire Risk) claims, resisted, in suit.....	5,440 00
" employers' liability claims, unadjusted.....	155,000 00
" guarantee claims, unadjusted.....	102,125 00
" guarantee claims, resisted, in suit.....	2,875 00
" sickness claims, unadjusted.....	5,500 00

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## THE EMPLOYERS' LIABILITY—Continued.

## LIABILITIES IN CANADA—Concluded.

Total net amount of unsettled claims .....	\$ 308,426 87
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 287,638 34
Accident.....	47,575 72
Automobile (including Fire Risk).....	5,284 46
Automobile (excluding Fire Risk).....	46,506 21
Employers' Liability.....	184,337 39
Guarantee.....	44,521 80
Sickness.....	24,533 29
Total, \$640,397.21; carried out at 80 per cent.....	512,317 77
Taxes due and accrued.....	25,000 00
Reinsurance premiums due.....	2,910 69
Total liabilities in Canada.....	\$ 848,655 33

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.						
	Fire.	Accident.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Employers' Liability.	Guarantee.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	501,695 27	114,768 69	10,255 03	96,492 37	604,750 21	99,486 87	59,127 89
Less reinsurance.....	6,532 47	1,697 78		44 64	2,522 64	3,142 85	
Less return premiums.....	74,372 15	20,737 79	1,112 81	23,295 63	114,286 00	15,818 51	11,150 81
Total deduction.....	80,904 62	22,435 57		23,340 27	116,808 64	18,961 36	
Net cash received.....	420,790 65	92,333 12	9,142 22	73,152 10	487,941 57	80,525 51	47,977 08
Net cash received for premiums for all classes of business.....							\$ 1,211,862 25
Cash received for interest on investments.....							303 78
Total income in Canada.....							\$ 1,212,166 03

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.						
	Fire.	Accident.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Employers' Liability.	Guarantee.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	11,284 34						
Less reinsurance.....	1,401 01						
Net payment for said claims.....	9,883 33	14,475 89			103,297 13	1,230 44	7,019 42
Paid for claims occurring during the year.....	180,519 64	25,270 98	2,475 25	25,931 37	164,033 28	23,956 54	19,110 28
Less savings and salvage.....	164 42	80 00		1,011 50	630 79	14,149 14	19 25
Less reinsurance.....	367 68	96 42			1,916 33	1,107 40	50 00
Total deduction.....	532 10	176 42			2,547 12	15,256 54	69 23
Net payment for said claims.....	179,987 54	25,094 56			161,486 16	13,700 00	19,041 05
Total net payment for claims.....	189,870 87	39,570 45	2,475 25	24,919 87	264,783 29	14,930 44	38,060 47

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## THE EMPLOYERS' LIABILITY—Continued.

## EXPENDITURE IN CANADA—Concluded.

Total net payments for claims for all classes of business.....	\$	562,610 64
Commission and brokerage, Fire, \$81,428.36; Other, \$182,476.02.....		263,904 38
Taxes, Fire, \$12,617.61; Other, \$17,598.79.....		30,216 40
Salaries, Fees and Travelling Expenses:—Fire—Salaries:—Head Office, \$30,315.93; Travelling Expenses, officials, \$5,310.40.....		35,626 33
Salaries, Fees and Travelling Expenses, Other:—Salaries:—Head Office, \$65,637.45; Travelling Expenses—Officials, \$7,804.35.....		73,441 80
Miscellaneous Expenditure, Fire, viz.:—Advertising, \$1,297.84; furniture and fixtures, \$1,239.65; legal expenses, \$53.11; maps and plans, \$2,067.03; postage, telegrams, telephones and express, \$3,045.58; printing and stationery, \$7,658.46; rents and house expenses, \$5,152.60; underwriters' boards, associations, etc., \$4,753.84;.....		25,268 11
Miscellaneous Expenditure, Other, viz.:—Advertising, \$2,481.38; furniture and fixtures, \$811.06; legal expenses, \$887.19; postage, telegrams, telephones and express, \$5,353.19; printing and stationery, \$6,741.54; rents and house expenses, \$14,722.99; underwriters' boards, association, etc., \$2,541.49.....		33,738 84
Total expenditure in Canada.....	\$	1,024,806 50

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Accident.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915..	43,582,183	470,006 44	17,866,566	86,959 99		
Taken in 1916, new and renewed.....	49,467,297	516,402 93	20,306,801	114,931 30	594,850	11,681 73
Totals.....	93,049,480	986,409 37	38,173,367	201,891 29		
Less ceased.....	39,510,432	421,080 85	20,950,441	105,019 06	67,560	1,112 81
Gross in force at end of 1916..	53,539,028	565,329 51	17,222,926	96,872 23	527,290	10,568 92
Less reinsured.....	1,486,031	9,111 90	254,030	1,720 78		
Net in force at end of 1916...	52,052,997	556,216 61	16,968,896	95,151 45	527,290	10,568 92

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Continued.

Risks and Premiums.	CLASS OF BUSINESS.					
	Automobile (excluding Fire Risk).		Employers' Liability.		Guarantee.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915..			26,596 000	401,192 30	21,594,263	87,745 72
Taken in 1916, new and renewed.....	17,126,000	112,730 00	20,206,333	569,041 98	26,326,550	107,999 36
Totals.....			46,802,333	970,234 28	47,920,813	195,745 08
Less ceased.....	3,540,000	19,672 93	28,897,000	598,596 97	25,935,988	104,491 87
Gross in force at end of 1916..	13,586,000	93,057 07	17,905,333	371,637 31	21,984,825	91,253 21
Less reinsured.....	5,000	44 64	58,166	3,805 82	408,769	2,209 61
Net in force at end of 1916..	13,581,000	93,012 33	17,847,167	367,831 49	21,576,056	89,043 60

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## THE EMPLOYERS' LIABILITY—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.	
	Sickness.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1915.....	4,438,075	53,803 06
Taken in 1916, new and renewed.....	4,507,720	58,362 12
Totals.....	8,945,795	112,165 18
Less ceased.....	5,287,450	63,098 60
Gross and net in force at end of 1916.....	3,658,345	49,066 58

Summary of net in force at end of 1916: Amount, \$139,640,742, Premiums, \$1,294,006.76.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Canada registered stock, 1930/1950, 3½ p.c.....	\$ 48,666 67	\$ 37,473 34
“ “ 1940/1960, 4 p.c.....	97,333 33	81,760 00
Province of Alberta, reg'd. stock, 1943, 4½ p.c.....	24,333 33	21,413 33
“ British Columbia stock, 1941, 3 p.c.....	68,133 32	46,330 66
“ Manitoba, 1947, 4 p.c.....	24,333 33	19,953 33
“ Nova Scotia stock, 1954, 3½ p.c.....	24,333 33	17,763 33
“ Quebec, 1928, 4 p.c.....	41,853 33	38,086 53
“ Saskatchewan reg'd stock, 1951, 4 p.c.....	4,866 67	3,893 34
Newfoundland, 1947, 3½ p.c.....	19,953 34	14,166 88
“ 1948, 3½ p.c.....	973 33	691 06
“ 1951, 3½ p.c.....	18,006 66	12,784 72
Belgian, 1925 or later, 3 p.c.....	164,320 20	96,948 92
Japan Sterling bonds, 1920/1970, (on 6 mos. notice) 4 p.c.....	26,231 33	18,624 24
<i>Cities—</i>		
Edmonton, 1949, 4½ p.c.....	39,906 67	32,324 40
Kitchener, 1919, 5 p.c.....	5,000 00	5,000 00
Lachine, 1950, 4½ p.c.....	16,000 00	13,600 00
Lethbridge, 1940, 4½ p.c.....	10,000 00	8,100 00
Montreal Stg. reg'd stock, 1953, 4½ p.c.....	24,333 33	22,143 33
“ (Notre Dame de Grace), 1949, 4½ p.c.....	25,000 00	22,250 00
North Vancouver, 1931, 4½ p.c.....	48,666 67	41,366 67
Ottawa, 1940, 4 p.c.....	24,333 33	21,170 00
Quebec, 1923, 4 p.c.....	8,273 34	7,776 94
Three River, 1958, 4½ p.c.....	10,000 00	8,400 00
Toronto, 1920, 4 p.c.....	9,733 33	9,538 66
“ 1948, 4 p.c.....	14,600 00	12,410 00
Vancouver, 1948, 4 p.c.....	24,333 33	18,493 23
Victoria, 1921, 4 p.c.....	24,333 33	22,873 33
“ 1960, 4 p.c.....	9,733 33	7,300 00
Winnipeg, 1940, 4 p.c.....	24,333 33	20,440 00
<i>Town—</i>		
Maisonneuve, 1950, 4½ p.c.....	9,733 33	7,981 33
<i>School—</i>		
North Vancouver, 1960, 5 p.c.....	9,000 00	7,560 00
<i>Railways—</i>		
Can. Nor. Ry. 1st mtge (g'teed by Prov. of Man.) 1930, 4 p.c.....	36,013 34	31,331 61
Can. Nor. Ry. 1st mtge (g'teed by Prov. of Sask.) 1939, 4 p.c.....	27,253 33	21,530 13
Can. Nor. (Ont.) Ry., 1st mtge deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.....	48,666 67	35,040 00
Can. Nor. Western Ry. (g'teed by Prov. of Alta.), 1942, 4½ p.c.....	24,333 33	20,440 00
G. T. P. Ry., 1st mtge. (g'teed by Prov. of Sask.), 1939, 4 p.c.....	73,000 00	57,670 00
Lacombe & Blindman Valley Elec. Ry., 1st mtge (g'teed by Prov. of Alberta) 1943, 5 p.c.....	25,000 00	22,750 00
Madras Ry. Annuities “Class B” (g'teed by Sec. of State for India) 1956.....	28,186 11	4,227 92

## SESSIONAL PAPER No. 8

THE EMPLOYERS' LIABILITY—*Concluded.*SCHEDULE A—*Concluded.*

Bonds and debentures on deposit with Receiver General—Con., viz.

<i>Miscellaneous—</i>	Par Value.	Market Value.
Can. Perm. Mtge. Corp., 1924, 4½ p.c.....	\$ 50,000 00	\$ 50,000 00
Can. Landed & Nat. Inv't. Co., 1918, 4½ p.c.....	24,333 33	24,333 33
Home Inv't & Sav. Assoc., 1919, 5 p.c.....	24,333 33	24,333 33
Huron & Erie Mtge. Corp., 1922, 4½ p.c.....	48,666 67	48,666 67
Ontario Loan and Deb. Co., 1919, 4½ p.c.....	24,333 33	24,333 33
Total on deposit with Receiver General.....	<u>\$1,334,770 93</u>	<u>\$1,063,273 99</u>

(For General Business Statement, See Appendix.)

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## THE EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—F. W. ARNOLD.

Secretary—SAMUEL G. HOWE.

Principal Office—Providence, R.I.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated 1859. Dominion license issued April 3, 1913.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Imperial Japanese Govt. bonds, 2nd Series, 1915/1925 on 6 months' notice, 4½ p.c.....	\$ 9,740 00	\$ 8,960 80
Commonwealth of Massachusetts, 1941, 3 p.c.....	65,000 00	57,200 00
City of Fort William, 1942, 5 p.c.....	24,333 33	22,629 99
City of Stratford, 1942, 4½ p.c.....	25,000 00	22,750 00
Total on deposit with Receiver General.....	\$ 124,073 33	\$ 111,540 79

Carried out at market value.....\$ 111,540 79

*Other Assets in Canada.*

Interest accrued.....2,814 06

Total assets in Canada.....\$ 114,354 85

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted.....\$ 3,519 39

Reserve of unearned premiums, \$25,884.39; carried out at 80 per cent.....20,707 51

Taxes, due and accrued (estimated).....500 00

Total liabilities in Canada.....\$ 24,726 90

## INCOME IN CANADA.

Gross cash received for premiums.....\$ 174,319 46

Deduct reinsurances, \$111,687.07; return premiums, \$19,142.89.....130,829 96

Net cash received for premiums.....\$ 43,489 50

Received for interest on investments.....8,755 30

Total income in Canada.....\$ 52,244 80

## SESSIONAL PAPER No. 8

## THE EQUITABLE FIRE AND MARINE—Continued.

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$	1,491 42
Amount paid for claims occurring during the year.....	\$	19,740 39
Deduct savings and salvage.....		7 98
Net amount paid for said claims.....	\$	19,732 41
Total net amount paid for claims.....	\$	21,223 83
Commission or brokerage.....		14,496 47
Taxes.....		351 03
Total expenditure in Canada.....	\$	36,071 33

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 15,347,140	\$ 173,484 54
Taken during the year, new and renewed.....	16,073,373	174,319 46
Total.....	\$ 31,420,513	\$ 347,804 00
Deduct terminated.....	13,586,324	143,278 00
Gross in force at end of year.....	\$ 17,834,189	\$ 204,526 00
Deduct reinsured.....	11,713,277	156,701 01
Net in force at December 31, 1916.....	\$ 6,120,912	\$ 47,824 99

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$	81,680 00
Mortgage loans on real estate, first liens.....		106,900 00
Book value of bonds and stocks.....		1,023,933 33
Cash in trust companies and in banks.....		86,739 15
Agents' balances.....		24,790 15
Total ledger assets.....	\$	1,334,042 63

## NON-LEDGER ASSETS.

Interest accrued.....		13,415 43
Rents accrued.....		500 00
Market value of bonds and stocks over book value.....		75,650 83
Recoverable for reinsurance on paid claims.....		496 80
Gross assets.....	\$	1,414,105 69
Deduct assets not admitted.....		57,454 27
Total admitted assets.....	\$	1,356,651 42

## LIABILITIES.

Net amount of unpaid claims.....	\$	59,597 81
Unearned premiums.....		321,103 51
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		250 00
Federal, State and other taxes, due or accrued (estimated).....		3,500 00
Interest on mortgages collected in advance.....		1,169 23
Total liabilities, except capital stock.....	\$	385,620 55
Capital stock paid in cash.....		500,000 00
Surplus over liabilities and capital stock.....		471,030 87
Total liabilities.....	\$	1,356,651 42

7 GEORGE V, A. 1917

THE EQUITABLE FIRE AND MARINE—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 470,063 35
Received for interest and dividends.....	53,933 17
Received for rent.....	6,172 25
Gross increase, by adjustment, in book value of bonds and stocks .....	607 25
Agents' balances previously charged off.....	4 55
All other income.....	366 75
Total income.....	<u>\$ 531,147 32</u>

## EXPENDITURE.

Net amount paid for claims.....	\$ 223,875 97
Expenses of adjustment and settlement of claims.....	2,915 85
Dividends paid stockholders.....	50,000 00
Commissions or brokerage.....	156,706 69
Salaries, fees and all other charges of officers, directors, trustees and home office employees..	12,931 65
Rents.....	2,565 00
Taxes on real estate.....	1,729 70
State taxes on premiums, Insurance department licenses and fees.....	1,217 03
All other licenses, fees and taxes.....	2,521 22
Agents' balances charged off.....	87 20
Gross decrease, by adjustment, in book value of ledger assets.....	27,065 62
All other expenditure.....	2,614 16
Total expenditure.....	<u>\$ 484,230 09</u>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$206,380,047 00
Premiums thereon.....	1,996,045 75
Amount of policies terminated.....	159,108,110 00
Premiums thereon.....	1,624,189 52
Net amount in force at end of year.....	58,509,420 00
Premiums thereon.....	<u>599,845 51</u>

## †FACTORIES INSURANCE COMPANY.

President—B. L. ANDERSON.

Secretary—J. G. HUTCHINSON.

Principal Office—Toronto.

(Incorporated as Montmagny Mutual Fire Insurance Company under the authority of chapter 68 of the Consolidated Statutes for Lower Canada; and by chapter 70 of the Statutes of Quebec of 1905, as amended by chapter 119 of the Statutes of Quebec of 1909, certain additional powers were conferred upon the said company; and also by "The Quebec Insurance Act," chapter 69 of the Statutes of Quebec of 1908, the said company was enabled to exercise certain additional powers. Incorporated as Factories Insurance Company, May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 128. Dominion license issued December 17, 1910).

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	160,000 00
Amount paid thereon in cash.....	41,500 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate held by the company.....	\$ 4,800 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	9,647 31
The same, second liens.....	5,000 00
Book value of bonds and debts. (For details, see Schedule A.).....	62,480 70
Cash at head office.....	200 00
Cash in banks, viz.:—	
Molson Bank, Toronto.....	\$ 8,209 89
Less overdraft La Caisse d'Economie de Notre Dame.....	439 88
Net cash in banks.....	7,770 01
Items in suspense.....	1,000 00
Total ledger assets.....	\$ 90,898 02

## OTHER ASSETS.

Interest due, \$773.01; accrued, \$1,445.80.....	2,218 81
Agents' balances and premiums uncollected.....	24,443 78
Due for reinsurance losses.....	19,332 56
Furniture and fixtures, \$1,000; plans, \$2,500.....	3,500 00
Amount unpaid on premium notes on hand on which policies are issued ...	\$103,171 60
Less provision for bad or doubtful notes.....	10,000 00
Balance carried out.....	93,171 60
Return reinsurance premiums, due.....	1,979 98
Gross assets.....	\$ 235,544 75
Deduct assets not admitted.....	21,312 54
Net assets.....	\$ 214,232 21

†This company has ceased to transact business and has reinsured its risks with the Western Assurance Company as at December 20, 1916.

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## FACTORIES INSURANCE COMPANY—Continued.

## LIABILITIES.

Net amount of claims, unadjusted.....	\$ 14,386 00	
Net amount of claims, resisted, in suit.....	5,080 00	
Net amount of claims, resisted, not in suit.....	1,850 00	
Total net amount of unsettled claims.....	\$ 21,316 00	
Amount due under reinsurance agreement.....	118,505 77	
Due for reinsurance premiums.....	31,994 49	
Taxes due and accrued.....	2,000 00	
Total liabilities (except capital).....	\$ 173,816 26	
Excess of assets over liabilities.....	\$ 40,415 95	
Capital stock paid in cash.....	41,500 00	

## INCOME.

Gross cash received for premiums.....	\$ 267,640 25	
Deduct reinsurances, \$113,560.96; return premiums, \$42,232.23 .....	155,843 24	
Total net cash received for premiums.....	\$ 111,797 01	
Received for interest on investments.....	3,483 63	
Total income.....	\$ 115,280 64	

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 11,930 32	
Deduct savings, salvage and reinsurances.....	4,736 60	
Net amount paid for said claims.....	\$ 7,193 72	
Amount paid for claims occurring during the year.....	\$ 102,507 07	
Deduct savings, salvage and reinsurances.....	33,405 17	
Net amount paid for said claims.....	\$ 69,191 90	
Total net amount paid for claims.....	\$ 76,385 62	
Commission or brokerage.....	—34,123 48	
Amount of capital returned.....	58,500 00	
Salaries: Home Office officials, \$19,185.50; do., agents, \$3,292.70; auditors' fees, \$675; travelling expenses, \$1,235.38.....	24,448 58	
Taxes.....	6,532 76	
Miscellaneous expenditure, viz.: Legal expenses, \$4,253.18; postage, telegrams, telephones, and express, \$1,429.44; rent, \$2,268.31; advertising, \$603.34; printing and stationery, \$1,107.66; sundry office expenses, \$319.44; bank exchange, \$185.14.....	10,167 01	
Total expenditure.....	\$ 141,960 49	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1916.....	\$ 124,136 87	
Amount of cash income as above.....	115,280 64	
Total.....	\$ 239,417 51	
Amount of cash expenditure as above.....	\$ 141,960 49	
Amount written off ledger assets.....	6,559 00	
Total.....	148,519 49	
Balance, net ledger assets, Dec. 31, 1916.....	\$ 90,898 02	

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies.....	\$ 51,080 91	
Amount of commission thereon.....	11,048 33	
Amount of losses recovered from said companies.....	38,002 56	
Amount of losses due and recoverable from such companies.....	33,176 56	
Amount of reinsurance premiums payable to such companies.....	30,110 95	

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FACTORIES INSURANCE COMPANY—*Concluded.*

RISKS AND PREMIUMS.

<i>Cash Business.</i>	Amount.	Premiums.
Gross policies in force at December 31, 1915.....	\$ 20,520,521	\$ 256,348 59
Taken during the year, new and renewed.....	13,202,766	180,850 25
Total.....	\$ 33,723,287	\$ 437,198 84
Deduct terminated.....	15,548,972	206,904 72
Gross in force at end of year.....	\$ 18,174,315	\$ 230,294 12
Deduct reinsured.....	18,174,315	230,294 12

*Mutual Business.*

Gross policies in force at date of last statement.....	\$ 4,673,148	\$ 171,480 20
Taken during the year (3 year notes).....	1,644,675	61,180 70
Total.....	\$ 6,317,823	\$ 232,660 90
Deduct terminated.....	1,429,823	53,268 32
Gross in force at end of year.....	\$ 4,888,000	\$ 179,392 58
Deduct reinsured.....	4,888,000	179,392 58

SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

*On deposit with Receiver General.*

	Par value.	Book and Market value.
Province of New Brunswick, 1933, 3½ p.c.....	\$ 15,000 00	\$ 12,450 00
Province of Nova Scotia, 1922, 3 p.c.....	25,000 00	22,500 00
City of Hull, P.Q., 1940, 4 p.c.....	6,000 00	4,800 00
City of Hull, P.Q., 1941, 4 p.c.....	4,000 00	3,160 00
City of Medicine Hat, 1923, 5 p.c.....	10,000 00	9,500 00
Total on deposit with Receiver General.....	\$ 60,000 00	\$ 52,410 00

*Held by Company:—*

*Towns—*

Coronation, Alta., 1939-1940, 6 p.c.....	2,000 00	1,880 00
" " 1942, 6 p.c.....	1,000 00	940 00
Swift Current, Sask., 1941 to 1945, 6 p.c.....	6,578 04	6,380 70
Watrous, Sask., 1943, 6 p.c.....	1,000 00	870 00
Total par, book, and market values.....	\$ 70,578 04	\$ 62,450 70

## FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—HENRY EVANS.

Secretary—J. A. SWINNERTON.

Principal Office—80 Maiden Lane, New York, N.Y.

Manager in Canada—W. E. D. BALDWIN.

Head Office in Canada—Montreal:

(Formed by the amalgamation on Jan. 25, 1910, of the Fidelity Fire Insurance Company of New York and the Phenix Insurance Company of Brooklyn. The latter company had previously transacted business in Canada under license dated May 1, 1874. On April 11, 1910, a new license was issued to the Fidelity-Phenix).

## CAPITAL.

Amount authorized, subscribed and paid in cash.....\$ 2,500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Prov. of Alberta, reg'd. gold, 1924, 4½ p.c. ....	\$ 22,000 00	\$ 20,900 00
District of Columbia (g'teed. by U.S. Gov't.), 1924, 3-65 p.c. ....	30,000 00	31,200 00
City of Toronto, 1929, 3½ p.c. ....	55,966 67	48,691 00
City of Toronto, 1944, 3½ p.c. ....	24,333 33	18,980 00
City of Toronto, 1948, 4 p.c. ....	299,300 00	254,405 00
Total on deposit with Receiver General.....	\$ 431,600 00	\$ 374,176 00

Carried out at market value.....\$ 374,176 00

*Other Assets in Canada.*

Cash in Royal Bank of Canada, Montreal.....	25,407 96
Interest due, \$7,391.23; accrued, \$868.75.....	8,259 98
Agents' balances and premiums uncollected, viz.:—	
Fire (\$4,005.59 on business prior to Oct. 1, 1916).....	51,606 07
Furniture and plans .....	5,513 00
Total assets in Canada.....	\$ 464,963 01

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted but unpaid (\$105.02 accrued prior to 1916).....	\$ 33,302 74
Net amount of fire claims, unadjusted .....	20,166 83
Net amount of fire claims, resisted, not in suit.....	500 00
Total net amount of unsettled fire claims .....	\$ 53,969 67
Reserve of unearned premiums: fire, \$230,183.53; tornado, \$1,450.45; total, \$231,633.98; carried out at 80 per cent.....	185,307 84
Taxes due and accrued.....	3,500 00
Return premiums, due, \$5,830.27; reinsurance premiums, due, \$1,843.66.....	7,673 93
Total liabilities in Canada.....	\$ 250,451 44

SESSIONAL PAPER No. 8

## FIDELITY-PHENIX—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Gross cash received.....	454,806 14	1,386 46
Less reinsurance.....	33,440 11	131 86
Less return premiums.....	76,163 30	650 12
Total deduction.....	109,603 41	781 98
Net cash received.....	345,202 73	604 48
Net cash received for premiums for all classes of business.....	\$ 345,807 21	
Cash received for interest on investments.....	16,737 46	
Total income in Canada.....	\$ 362,544 67	

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	21,480 71	
Less savings and salvage.....	10 93	
Less reinsurance.....	2,160 66	
Total deduction.....	2,171 59	
Net payment for said claims.....	19,309 12	
Amount paid for claims occurring during the year.....	165,910 93	32 25
Less savings and salvage.....	167 71	
Less reinsurance.....	14,241 60	
Total deduction.....	14,409 31	
Net payment for said claims.....	151,501 62	
Total net payment for claims.....	170,810 74	32 25
Total net payments for claims for all classes of business.....	\$ 170,842 99	
Commission and brokerage, fire, \$69,785.88; other, \$171.42.....	69,957 30	
Taxes.....	23,487 01	
Salaries, fees and travelling expenses, fire: salaries: Head Office, \$13,890.00; general and special agents, \$7,301.27; travelling expenses: Officials, \$1,029.78; special agents, \$4,639.37.....	26,860 42	
Miscellaneous expenditure, fire, viz:—Advertising, \$532.14; fire departments, patrol and salvage corps assessments, etc., \$488.55; furniture and fixtures, \$3,400.48; maps and plans, \$1,337.79; postage, telegrams, telephones and express, \$2,314.56; printing and stationery, \$3,466.32; rents, \$3,170.96; underwriters' boards, associations, etc., \$4,279.31; miscellaneous expenses, \$1,526.19.....	20,516 30	
Total expenditure in Canada.....	\$ 311,664 02	

7 GEORGE V. A. 1917

FIDELITY-PHENIX—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....	39,359,563	466,354 32	812,430	3,720 86
Taken in 1916, new and renewed.....	41,800,540	455,448 90	345,450	1,335 83
Totals.....	81,160,103	921,803 22	1,157,880	5,056 69
Less ceased.....	37,977,505	431,428 99	387,225	1,945 93
Gross in force at end of 1916.....	43,182,598	490,374 23	770,655	3,110 76
Less reinsured.....	3,999,175	35,240 70	83,800	290 91
Net in force at end of 1916.....	39,183,423	455,133 53	686,855	2,819 85

Summary of net in force at end of 1916: Amount, \$39,870,278, Premiums, \$457,933.38.

*(For General Business Statement, See Appendix.)*

SESSIONAL PAPER No. 8

## FIREMAN'S FUND INSURANCE COMPANY.

President—BERNARD FAYMONVILLE.

Secretary—LOUIS WEINMANN.

Principal Office—San Francisco, Cal.

Chief Agent in Canada—G. T. McMURRICH.

Head Office in Canada—Toronto.

(Incorporated May 6, 1863. Dominion license issued November 13, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

<i>Governments—</i>	Par value.	Market value.
California (State Highway Act), 1919-1920, 4 p.c.....	\$ 30,000 00	\$ 30,000 00
California (State Highway Act), 1932, 4 p.c.....	4,000 00	4,080 00
California (State Highway Act), 1950, 4 p.c.....	1,000 00	1,040 00
California (State Highways Act), 1956, 4 p.c.....	5,000 00	5,250 00
California, San Francisco Harbour Imp't., 1985 (or by call, after 1950), 4 p.c.....	51,000 00	53,550 00
Commonwealth of Massachusetts, 1941, 3 p.c.....	50,000 00	44,000 00
Total on deposit with Receiver General.....	\$ 141,000 00	\$ 137,920 00

Carried out at market value.....\$ 137,920 00

*Other Assets in Canada.*

Cash in banks in Canada, viz.:—

Bank of Nova Scotia, Toronto.....	\$ 10,593 33
Sterling Bank, Toronto.....	1,446 61
British North America Bank, Winnipeg.....	1,078 52
Bank of Commerce, Victoria.....	5,429 79
National Park Bank, New York.....	9,502 20

Total cash in banks.....28,050 45

Interest accrued.....1,545 29

Agents' balances and premiums uncollected, viz.:—

Fire.....	\$ 16,505 88
Automobile (including Fire Risk).....	942 96
Inland Transportation.....	2,093 77

Total.....19,542 61

Office furniture and plans.....319 12

Total assets in Canada.....\$ 187,377 47

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....\$ 16,297 67

Net amount of automobile (including fire risk) claims, unadjusted.....109 00

Total net amount of unsettled claims.....\$ 16,406 67

Reserve of unearned premiums, viz.:—

Fire.....	\$ 89,769 06
Automobile (including Fire Risk).....	4,867 32
Inland Transportation.....	1,926 45

Total, \$96,562 83; carried out at 80 per cent.....77,250 26

Taxes due and accrued.....2,000 00

Salaries, rent, advertising, agency and other expenses, due and accrued.....1,000 00

Total liabilities in Canada.....\$ 96,656 93

7 GEORGE V, A. 1917

## FIREMAN'S FUND—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Automobile (including Fire Risk).	Inland Trans- portation.
	\$ cts.	\$ cts.	\$ cts.
Cross cash received.....	158,180 30	12,117 89	7,492 29
Less reinsurance.....	4,372 59		
Less return premiums.....	25,937 49	1,439 63	226 11
Total deduction.....	30,310 06		
Net cash received.....	127,870 22	10,678 26	7,266 18
Net cash received for premiums for all classes of business.....	\$ 145,814 66		
Cash received for interest on investments.....	5,288 33		
Total income in Canada.....	\$ 151,102 99		

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Automobile (including Fire Risk).	Inland Trans- portation.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	12,104 48		
Deduct reinsurance.....	16 59		
Net payments for said claims.....	12,087 89		
Paid for claims occurring during the year.....	40,390 85	2,695 91	1,236 77
Less savings and salvage.....	108 71		
Less reinsurance.....	1,888 99		
Total deduction.....	1,997 70		
Net payments for said claims.....	38,393 15		
Total net payment for claims.....	50,481 04	2,695 91	1,236 77
Total net payments for claims for all classes of business.....	\$ 54,413 72		
Commission and brokerage: fire, \$29,059.74; other, \$4,098.93.....	33,158 67		
Taxes, fire, \$4,406.32; other, \$457.43.....	4,863 75		
Salaries, fees and travelling expenses, fire: Salaries: Head Office, general and special agents, fees:—Directors, auditors, travelling expenses, officials.....	5,696 48		
Salaries fees and travelling expenses, Other.....	542 50		
Miscellaneous expenditure, fire, viz.:—Maps and plans, \$319.12; postage, telegrams, tele- phones and express, \$538.24; printing and stationery, \$291.01; underwriters' boards, associations, etc., \$1,251.53; subscription to Bradstreets, \$35.42.....	2,435 32		
Miscellaneous expenditure, other, viz.:—Postage, telegrams, telephones and express, \$148.36; printing and stationery, \$167.40; underwriters' boards, associations, etc., \$35.67.....	351 43		
Total expenditure in Canada.....	\$ 101,461 87		

SESSIONAL PAPER No. 8

## FIREMAN'S FUND—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Automobile (including Fire Risk).		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	10,101,410	110,823 00	710,560	8,430 18	4,799,240	37,946 89
Taken in 1916, New and Renewed.....	16,478,630	160,473 92	583,259	11,576 57	2,683,457	8,200 87
Totals.....	26,580,040	271,306 92	1,293,819	20,006 75	7,482,727	46,147 76
Less ceased.....	8,991,802	107,774 05	915,304	10,269 11	7,268,573	42,294 85
Gross in force at end of 1916	17,588,238	163,532 87	378,515	9,737 64	214,154	3,852 91
Less reinsured.....	700,207	6,980 68				
Net in force at end of 1916..	16,888,031	156,552 19	378,515	9,737 64	214,154	3,852 91

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$ 449,000 00
Mortgage loans on real estate, first liens.....	1,403,450 00
Loans on bonds, stocks, etc.....	249,772 00
Book value of bonds and stocks.....	7,083,573 69
Cash on hand, in trust companies and in banks.....	2,602,751 82
Agents' balances and bills receivable.....	1,896,661 90
Total ledger assets.....	\$13,687,209 41

## NON-LEDGER ASSETS.

Interest due and accrued.....	121,555 05
Gross assets.....	\$13,808,764 46
Deduct assets not admitted.....	362,810 47
Total admitted assets.....	\$13,445,953 99

## LIABILITIES.

Net amount of unpaid claims.....	\$ 1,476,022 78
Total unearned premiums.....	6,155,238 71
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,500 00
Federal, state and other taxes due or accrued (estimated).....	225,000 00
Contingent commissions or other charges due or accrued.....	200,000 00
Dividends earned and declared.....	60,000 00
Extra dividend declared.....	150,000 00
Total liabilities, excluding capital stock.....	\$ 8,269,761 49
Capital stock paid up in cash.....	1,500,000 00
Surplus over all liabilities and capital stock.....	3,676,192 50
Total liabilities.....	\$13,445,953 99

## INCOME.

Net cash received for premiums.....	\$10,029,340 75
Interest and dividends.....	428,287 64
Rents.....	30,299 18
Agents' balances previously charged off.....	1,273 61
Gross profit on sale or maturity of bonds.....	2,724 00
Total income.....	\$10,491,925 18

7 GEORGE V, A. 1917

## FIREMAN'S FUND—Concluded.

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 4,746,176 99
Expenses of adjustment and settlement of claims.....	93,313 41
Interest or dividends to stockholders.....	240,000 00
Commissions or brokerage.....	1,806,509 97
Allowances to local agencies for miscellaneous agency expenses.....	30,645 86
Salaries, \$330,395.16; and expenses, \$117,607.10; of special and general agents.....	448,002 26
Salaries, fees and all other charges of officers, directors, trustees and home office employees.	262,116 01
Rents.....	54,911 40
Underwriters' boards and tariff associations.....	80,101 09
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.	12,948 37
Inspections and surveys.....	11,548 87
Taxes on real estate.....	10,382 88
State taxes on premiums, Insurance Department licenses and fees.....	202,704 79
All other licenses, fees and taxes.....	45,465 28
Agents' balances charged off.....	2,734 25
Gross loss on sale or maturity of bonds.....	69,264 75
Gross decrease, by adjustment, in book value of real estate and bonds.....	228,709 06
All other disbursements.....	184,495 82
Total disbursements.....	<u>\$ 8,530,036 06</u>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year, fire.....	\$ 614,645,453 00
Premiums thereon.....	6,561,698 90
Amount of policies terminated during the year.....	529,413,048 00
Premiums thereon.....	6,179,326 97
Net amount in force at December 31, 1916.....	809,185,959 00
Premiums thereon.....	<u>9,150,645 75</u>

SESSIONAL PAPER No. 8

## FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—DANIEL H. DUNHAM.

Secretary—A. H. HASSINGER.

Principal Office—Newark, N.J.

Chief Agents in Canada—B. B. AND WILSON SMITH.

Head Office in Canada—Winnipeg.

(Incorporated December 3, 1855. Dominion license issued May 22, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,250,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Hamilton, 1934, 4½ p.c.....	\$ 20,000 00	\$ 18,800 00
City of Toronto, 1948, 4 p.c.....	67,646 66	57,499 66
Canadian Northern Railway Winnipeg Terminal (g'teed by Prov. of Manitoba), 1939, 4½ p.c.....	10,000 00	8,200 00
Winnipeg General Hospital, 1st Mtge. (g'teed by Prov. of Manitoba), 1944, 5 p.c.....	10,000 00	9,400 00
Total on deposit with Receiver General.....	\$ 107,646 66	\$ 93,899 66

Carried out at market value.....\$ 93,899 66

*Other Assets in Canada.*

Cash in Bank of Montreal, Winnipeg.....	7,213 01
Interest accrued.....	1,902 92
Agents' balances and premiums uncollected (\$1,779.35 was on business prior to Oct. 1, 1916). ..	13,780 19
Total assets in Canada.....	\$ 116,795 78

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 5,702 03
Net amount of claims, unadjusted.....	17,973 17
Total net amount of unsettled claims.....	\$ 23,675 20
Reserve of unearned premiums, \$71,990.91; carried out at 80 per cent.....	57,592 72
Taxes due and accrued.....	1,083 61
Reinsurance premiums, due.....	79 80
Total liabilities in Canada.....	\$ 82,431 33

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 90,610 75
Deduct reinsurances, \$1,655.96; return premiums, \$14,189.24.....	15,845 20
Net cash received for premiums.....	\$ 74,765 55
Total income in Canada.....	\$ 74,765 55

7 GEORGE V, A. 1917

FIREMEN'S INSURANCE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 6,423 21	
Deduct savings and salvage, \$3.68; reinsurances, \$7.98.....	11 66	
Net amount paid for said claims.....	\$ 6,411 55	
Amount paid for claims occurring during the year.....	\$ 23,385 92	
Deduct savings and salvage, \$52.88; reinsurances, \$15.42.....	68 30	
Net amount paid for said claims.....	\$ 23,317 62	
Total net amount paid for claims.....	\$	29,729 17
Commission or brokerage.....		13,970 41
Salaries, fees and all other charges of officials. Salaries: General and special agents, \$2,765.90; travelling expenses: agents, \$1,036.37.....		3,802 27
Taxes.....		5,186 90
Miscellaneous expenditure, viz.: Advertising, \$3.78; maps and plans, \$862.95; postage, telegrams, telephones and express, \$105.17; printing and stationery, \$92.24; loss and adjustment expenses, \$637.19; underwriters' boards, tariff associations, etc., \$873.05; legal expenses, \$64.75; miscellaneous agency expenses, \$122.17; licenses, \$1,176; interest and exchange, \$-28.20.....		3,909 10
Total expenditure in Canada.....	\$	56,597 85

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 10,620,655	\$ 149,042 78
Taken during the year, new and renewed.....	7,055,482	91,454 08
Total.....	\$ 17,676,137	\$ 240,496 86
Deduct terminated.....	5,170,661	68,527 17
Gross in force at end of year.....	\$ 12,505,476	\$ 171,969 69
Deduct reinsured.....	187,958	1,894 38
Net in force at December 31, 1916.....	\$ 12,317,518	\$ 170,075 31

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION,  
LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—DONALD M. MACKAY.

Secretary—J. MAYHEW ALLEN.

Principal Office—Perth, Scotland.

Chief Agent in Canada—THOMAS H. HALL.

Head Office in Canada—Toronto.

(Incorporated February 23, 1891. Dominion license issued July 14, 1908.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 6,250,000 00
Amount subscribed.....	5,765,000 00
Amount paid thereon in cash.....	<u>2,015,000 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A.).....	\$ 327,400 90
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*Other Assets in Canada.*

Market value of bonds and debts deposited with Imperial Bank of Canada (For details, see Schedule B.).....	24,850 00
Cash at head office in Canada.....	50 00
Cash in bank and trust Co.:—	
Imperial Bank of Canada, Toronto.....	\$ 16,637 25
Imperial Bank of Canada, Winnipeg.....	2,699 49
Union Trust Co., Toronto.....	<u>20,000 00</u>
Total cash in bank and trust Company.....	39,386 74
Interest accrued.....	5,916 07
Agents' balances and premiums uncollected (\$278.10 on business prior to Oct. 1, 1916).....	47,739 00
Office furniture and plans.....	5,785 75
Other assets.....	<u>91 37</u>

Total assets in Canada.....	<u>\$ 451,219 83</u>
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## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted (\$1,325 accrued prior 1916).....	\$ 44,491 71
Reserved of unearned premiums, \$232,647.06; carried out at 80 per cent.....	186,117 65
Salaries, rent, etc., due and accrued.....	2,346 19
Taxes due and accrued.....	6,104 24
Due reinsuring companies.....	<u>1,768 07</u>

Total liabilities in Canada.....	<u>\$ 240,827 86</u>
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7 GEORGE V, A. 1917

## GENERAL ACCIDENT FIRE AND LIFE—Continued.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 387,847 40
Deduct reinsurances, \$7,438.40; return premiums, \$50,917.48.....	58,355 88
Total net cash received for premiums.....	\$ 329,491 52
Received for interest on investments.....	18,316 73
Transfer fees.....	7 75
Total income in Canada.....	\$ 347,816 00

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 19,069 98
Deduct reinsurances.....	1,439 99
Net amount paid for said claims.....	\$ 18,529 99
Amount paid for claims occurring during the year.....	\$ 136,341 23
Deduct savings and salvage, \$3.61; reinsurances, \$44.80.....	48 41
Net amount paid for said claims.....	\$ 136,292 82
Total net amount paid for claims.....	\$ 154,822 81
Paid or allowed for commission or brokerage.....	71,342 84
Paid for: Salaries of head office officials, \$19,125.44; directors' fees, \$500; auditors' fees, \$375; travelling expenses, officials, \$2,447.10; entertainment, \$78.45 .....	22,525 99
Taxes.....	11,279 40
Miscellaneous expenditure, viz.: Legal expenses, \$199.27; advertising, \$120.03; printing and stationery, \$2,132.25; postage, telegrams, telephones and express, \$1,564.15; rent, \$2,286.06; underwriters' board fees, \$3,595.54; furniture and fixtures, \$163.89; maps and plans, \$280.46; life assurance scheme, \$10.08; charges, \$1,584.67.....	11,936 40
Total expenditure in Canada.....	\$ 271,907 44

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	18,213	\$ 35,285,565	\$ 431,673 55
Taken during the year, new and renewed.....	12,034	29,149,191	365,832 71
Total.....	30,247	\$ 64,434,756	\$ 797,506 26
Deduct terminated.....	5,969	26,167,446	343,240 59
Gross in force at end of year.....	24,278	\$ 38,267,310	\$ 454,265 67
Deduct reinsured .....		516,442	7,746 74
Net in force at December 31, 1916.....	24,278	\$ 37,750,868	\$ 446,518 93

## SCHEDULE A.

Bonds and debts on deposit with Receiver General, viz.:

Cities—	Par value.	Market value.
Cranbrook, 1917 to 1929, 5 p.c.....	\$ 26,382 48	\$ 24,271 88
Edmonton, 1933, 4½ p.c.....	5,353 33	4,282 67
Edmonton, 1933, 5 p.c.....	15,573 34	13,704 53
Fort William, 1930, 5 p.c.....	10,000 00	9,500 00
Fort William, 1931, 5 p.c.....	8,000 00	7,497 60
Fort William, 1941, 5 p.c.....	2,000 00	1,833 40
Hull, 1935, 5 p.c.....	15,000 00	14,100 00
Medicine Hat, 1928, 5 p.c.....	2,000 00	1,840 00
Medicine Hat, 1931, 5 p.c.....	1,915 97	1,743 53
Medicine Hat, 1933, 5 p.c.....	3,000 00	2,700 00
Moosejaw, 1920, 4½ p.c.....	9,000 00	8,640 00
Nanaimo, 1960, 5 p.c.....	16,000 00	13,410 00
North Vancouver, 1958, 5 p.c.....	5,000 00	4,200 00
North Vancouver, 1960, 5 p.c.....	1,450 00	1,218 00
Port Arthur, 1932, 5 p.c.....	2,433 33	2,287 33
Port Arthur, 1942, 5 p.c.....	8,760 00	8,050 20
Prince Albert, 1918 to 1935 4½ p.c.....	13,439 22	11,960 91
Prince Albert, 1917 to 1937, 5 p.c.....	4,170 08	3,836 47
St. Catharines, 1930, 5 p.c.....	21,000 00	20,785 80
St. Thomas, 1917 to 1920, 4 p.c.....	8,347 03	8,180 09
Saskatoon, 1920, 5 p.c.....	30,000 00	29,100 00
Wetaskiwin, 1918 to 1960, 5 p.c.....	9,611 65	8,362 14

## SESSIONAL PAPER No. 8

GENERAL ACCIDENT FIRE AND LIFE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debts. on deposit with Receiver General, *Concluded*, viz.:—

<i>Towns—</i>	Par value.	Market value.
Clinton, 1937, 4½ p.c.....	\$ 5,000 00	\$ 4,450 00
Newmarket, 1918, 5½ p.c.....	697 45	697 45
North Bay, 1917 to 1937, 5½ p.c.....	7,985 17	7,985 17
Rosthern, 1917 to 1930, 5 p.c.....	3,176 97	2,859 27
Sudbury, 1921, 5 p.c.....	4,462 44	4,328 57
Swift Current, 1932, 5 p.c.....	8,000 00	7,040 00
Waterloo, 1917 to 1936, 5 p.c.....	3,825 40	3,748 89
<i>Schools—</i>		
Edmonton, 1917-1920, 5 p.c.....	12,000 00	11,880 00
Portage la Prairie, 1917-1928, 5 p.c.....	12,000 00	11,400 00
Saskatoon, 1917, 5 p.c.....	1,000 00	1,000 00
“ 1917 to 1940, 5 p.c.....	4,000 00	3,720 00
“ 1918, 5 p.c.....	2,000 00	1,980 00
“ 1919, 5 p.c.....	1,000 00	980 00
“ 1920, 5 p.c.....	2,000 00	1,940 00
“ 1922, 5 p.c.....	1,000 00	960 00
“ 1924, 5 p.c.....	1,000 00	950 00
“ 1926, 5 p.c.....	1,000 00	940 00
“ 1928, 5 p.c.....	1,000 00	930 00
“ 1930, 5 p.c.....	1,000 00	920 00
“ 1932, 5 p.c.....	1,000 00	910 00
“ 1934, 5 p.c.....	1,000 00	910 00
“ 1936, 5 p.c.....	1,000 00	900 00
“ 1938, 5 p.c.....	1,000 00	890 00
“ 1940, 5 p.c.....	1,000 00	890 00
Strathcona, public, 1917-1940, 5 p.c.....	13,690 00	12,618 00
<i>Miscellaneous—</i>		
Can. Landed and Nat. Invt. Co., Ltd., 1918, 4½ p.c.....	15,000 00	15,000 00
Can. Perm. Mtg. Corp., 1918, 4½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$ 349,183-86	\$ 327,400 90

## SCHEDULE B.

Bonds and debts. deposited with Imperial Bank of Canada, viz.:—

	Par value.	Market value.
Dominion of Canada War Loan, 1931, 5 p.c.....	\$ 15,000 00	\$ 14,850 00
Grand Valley R. R., 1947, 5 p.c.....	17,000 00	.....
Colonial Investment and Loan Co., 1917, 4½ p.c.....	10,000 00	10,000 00
Total par and market values.....	\$ 42,000 00	\$ 24,850 00

(For General Business Statement, see Appendix.)

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## COMPAGNIE D'ASSURANCES GÉNÉRALES CONTRE L'INCENDIE.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—BARON DE NEUFLIZE.

Manager—M. PAUL LEVASSEUR.

Principal Office—Paris, France.

Chief Agent in Canada—THOMAS F. DOBBIN.

Head Office in Canada—Montreal.

(Incorporated 1819. Dominion license issued July 20, 1912.)

## CAPITAL.

Amount authorized, subscribed and paid in cash.....	\$ 400,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.—

	Par value.	Market value.
676,667 francs French Rentes, 3 p.c.....	\$ 130,596 67	\$ 77,052 04

Carried out at market value.....	\$ 77,052 04
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*Other Assets in Canada.*

Cash at head office.....	6,454 60
Cash in Bank of British North America, Montreal.....	3,198 50
Agents' balances and premiums uncollected (\$341.52 on business prior to Oct. 1, 1916).....	7,605 67
Office furniture and plans.....	1,568 20

Total assets in Canada.....	\$ 95,879 01
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## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 8,563 00
“ “ unadjusted.....	8,227 00
“ “ resisted, in suit (accrued in previous years).....	1,000 00
“ “ resisted, not in suit.....	1,200 00

Total net amount of unsettled claims.....	\$ 18,990 00
Reserve of unearned premiums, \$43,272.73, carried out at 80 per cent.....	34,618 19
Reinsurance premiums due.....	940 06
Taxes due and accrued.....	1,227 99

Total liabilities in Canada.....	\$ 55,776 24
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## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 102,519 38
Deduct reinsurances, \$9,108.40 return premiums, \$23,835.57.....	32,943 97

Net cash received for premiums.....	\$ 69,575 41
Received for interest on investments.....	111 13

Total income in Canada.....	\$ 69,686 54
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## SESSIONAL PAPER No. 8

COMPAGNIE D'ASSURANCES GENERALES L'INCENDIE—*Concluded.*

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 22,010 42	
Amount paid for claims occurring during the year.....	\$ 59,631 52	
Deduct savings and salvage, \$27.34; reinsurances, \$10,829.47.....	10,856 81	
Net amount paid for said claims.....	\$ 48,774 71	
Total net amount paid for claims.....	\$	70,785 13
Commission or brokerage.....		12,771 89
Taxes.....		3,712 26
Miscellaneous expenditure, viz.: Underwriters' boards, tariffs associations, etc., \$1,037.68; administration, \$7,253.83.....		8,291 51
Total expenditure in Canada.....	\$	95,560 79

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at Dec. 31, 1916.....	\$ 8,383,735	\$ 105,994 15
Taken during the year, new and renewed.....	8,353,555	97,373 11
Total.....	\$ 16,737,290	\$ 203,367 26
Deduct terminated.....	8,534,303	108,436 76
Gross in force at end of year.....	8,202,987	\$ 94,930 50
Deduct reinsured.....	1,070,772	11,196 57
Net in force at December 31, 1916.....	\$ 7,132,215	\$ 83,733 93

(For General Business Statement, see Appendix.)

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## GERMAN AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916

President—WILLIAM M. KREMER.

Secretary—EDWIN M. CRAGIN.

Principal Office—1 Liberty St., New York.

Chief Agent in Canada—WILLIAM ROBINS.

Head Office in Canada—Toronto.

(Incorporated March 6, 1872. Commenced business in Canada December 7, 1904.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....	\$ 2,000 000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule A.).....	\$ 390,588 53
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*Other Assets in Canada.*

Cash in banks, viz.:—		
Dominion Bank, Toronto.....	\$ 16,578 00	
Imperial Bank, Ottawa.....	6,971 31	
Total cash in banks.....		23,549 31
Interest accrued.....		7,520 30
Agents' balances and premiums uncollected, viz.:—		
Fire (\$1,826.68 on business prior to Oct. 1, 1916).....	\$ 65,532 32	
Tornado.....	186 82	
Total.....		65,719 14
Recoverable for reinsurance on paid losses.....		3,531 99
Total assets in Canada.....	\$ 490,909 27	

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid .....	\$ 1,001 00
Net amount of fire claims, unadjusted.....	38,698 00
Net amount of fire claims, resisted, in suit.....	4,890 00
Total net amount of unsettled claims.....	\$ 44,589 00
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 234,218 68
Tornado.....	556 33
Total, \$234,775.01, carried out at 80 per cent.....	187,820 01
Taxes due and accrued.....	7,500 00
Total liabilities in Canada.....	\$ 239,909 01

## SESSIONAL PAPER No. 8

## GERMAN AMERICAN—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	499,153 36	62,836 77	549 60
Less reinsurance.....	84,944 59	7,963 50	
“ return premiums.....	66,407 85	1,375 21	149 17
Total deduction.....	151,352 44	9,338 71	
Net cash received.....	347,800 92	53,498 06	400 43
Net cash received for premiums for the above classes of business.....			\$ 401,699 41
Cash received for interest on investments.....			19,503 03
Total income in Canada.....			\$ 421,292 44

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	37,767 29		
Less reinsurance.....	3,741 40		
Net payment for said claims.....	34,025 83		
- Paid for claims occurring during the year.....	221,811 37	68,875 88	42 00
Less savings and salvage.....	117 74		
“ reinsurance.....	37,607 86	8,433 51	
Total deduction.....	37,725 60		
Net payment for said claims..	184,085 77		
Total net payment for claims.....	218,111 60	60,442 37	42 00
Total net payments for claims for all classes of business.....			\$ 278,595 97
Commission and brokerage, fire, \$77,972.32; other, \$13,472.29.....			91,444 61
Taxes, fire.....			22,191 83
Salaries, fees and travelling expenses, Fire:—Salaries:—general and special agents, \$6,609; travelling expenses, agents, \$2,553.31.....			9,162 31
Miscellaneous expenditure, fire, viz.:—Advertising, \$131.51; fire departments, patrol and salvage corps assessments, etc., \$1,593.40; furniture and fixtures, \$27.50; legal expenses, \$15.20; maps and plans, \$905.93; postage telegrams, telephones and express, \$1,911.21; printing and stationery, \$709.26; rents, \$797.50; underwriters' boards, associations, etc., \$5,669.11; agents' balance charged off, \$690.07; miscellaneous expenses, \$594.57.....			11,045 26
Miscellaneous expenditure, other, viz.:—Postage, telegrams, telephones and express, \$415.60; printing and stationery, \$392.15; miscellaneous expenses, \$35.96.....			843 71
Total expenditure in Canada.....			\$ 413,283 69

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## GERMAN AMERICAN—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Hail.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	67,786,845	595,826 91			200,100	625 81
Taken in 1916, new and renewed.....	57,656,659	451,830 88	874,890	62,836 77	226,500	626 74
Totals.....	125,443,504	1,047,657 79			426,600	1,252 55
Less ceased.....	63,132,766	544,349 95	874,890	62,836 77	104,700	198 06
Gross in force at end of 1916	62,310,738	503,307 84			321,900	1,054 49
Less reinsured.....	14,213,070	44,750 85			42,500	139 75
Net in force at end of 1916..	48,097,668	458,556 99			279,400	914 74

Summary of net in force at end of 1916: Amount, \$48,377,068; Premiums, \$459,471.73.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.—

	Par value.	Market value.
Province of Manitoba, 1935, 4 p.c.....	\$ 50,000 00	\$ 43,000 00
<i>Cities—</i>		
Montreal, 1954, 4½ p.c.....	80,000 00	73,600 00
Toronto, 1944, 3½ p.c.....	51,100 00	39,858 00
Toronto, 1920, 4 p.c.....	25,306 67	24,800 53
Toronto, 1948, 4 p.c.....	160,600 00	136,510 00
Toronto, 1924, 4½ p.c.....	26,000 00	25,220 00
<i>Towns—</i>		
Lachine, 1941, 4 p.c.....	25,000 00	20,250 00
Lachine, 1944, 4½ p.c.....	5,000 00	4,350 00
<i>Miscellaneous—</i>		
Montreal Harbour, 1924, 4 p.c.....	25,000 00	23,000 00
Total on deposit with Receiver General.....	<u>\$ 448,006 67</u>	<u>\$ 390,583 53</u>

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Net cash received for premiums.....	\$10,698,220 18
Interest and dividends.....	899,924 49
Rents.....	215,863 05
Agents' balances previously charged off.....	1,637 64
Profit on sale or maturity of bonds and stocks.....	96,788 22
Other income.....	7,451 87
Total income.....	<u>\$11,919,585 45</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 5,562,029 20
Expenses of adjustments and settlement of claims.....	127,356 46
Paid stockholders for interest or dividends.....	600,000 00
Commissions or brokerage.....	2,197,856 52
Allowances to local agencies for miscellaneous agency expenses.....	2,241 56

## SESSIONAL PAPER No. 8

GERMAN AMERICAN—*Concluded.*DISBURSEMENTS—*Concluded.*

Salaries, \$456,689.29; and expenses, \$154,534.09; of special and general agents.....	\$ 611,223 38
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	406,292 01
Rents.....	67,249 33
Underwriters' boards and tariff associations.....	134,647 32
Inspections and surveys.....	65,860 01
Fire department, fire patrol, salvage corps assessments, fees, taxes and expenses.....	46,269 88
Taxes on real estate.....	41,489 48
State taxes on premiums, Insurance Department licenses and fees.....	200,890 39
All other licenses, fees and taxes.....	67,591 73
Gross loss on sale or maturity of bonds and stocks.....	31,603 83
Agents' balances charged off.....	4,364 37
All other disbursements.....	369,038 92
<b>Total disbursements.....</b>	<b>\$10,536,004 39</b>

## LEDGER ASSETS.

Book value of real estate.....	\$ 2,682,385 69
Mortgage loans on real estate, first liens.....	26,150 00
Loans secured by pledge of bonds, stocks, etc.....	250,000 00
Book value of bonds and stocks owned.....	19,673,977 91
Cash on hand, in trust companies and in banks.....	875,056 71
Agents' balances.....	1,907,454 35
Bills receivable, taken for fire risks.....	19,720 45
<b>Total ledger assets.....</b>	<b>\$25,434,745 11</b>

## NON-LEDGER ASSETS.

Interest accrued.....	164,929 76
Rents due.....	5,409 59
Recoverable for reinsurance on paid losses.....	12,249 66
<b>Gross assets.....</b>	<b>\$25,617,334 12</b>
Deduct assets not admitted.....	1,903,856 16
<b>Total admitted assets.....</b>	<b>\$23,713,477 96</b>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 998,399 62
Unearned premiums.....	9,753,444 78
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	18,367 87
Federal, state, county and other taxes due or accrued (estimated).....	165,000 00
Contingent commissions or other charges due or accrued.....	7,036 82
Premiums due or to become due.....	7,451 87
Rents paid in advance.....	2,551 75
Due reinsurance companies for salvage.....	1,802 96
<b>Total amount of all liabilities (except capital stock).....</b>	<b>\$10,954,055 67</b>
Capital actually paid up in cash.....	2,000,000 00
Surplus.....	10,759,422 29
<b>Total liabilities.....</b>	<b>\$ 23,713,477 96</b>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Written or renewed during the year.....	\$1,817,547,402 00
Premiums thereon.....	16,508,341 75
Terminated during the year.....	1,643,460,941 00
Premiums thereon.....	15,998,238 83
Net in force at December 31, 1916.....	2,035,482,487 00
Premiums thereon.....	18,622,283 94

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## GLENS FALLS INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—R. A. LITTLE.

Secretary—H. N. DICKINSON.

Head Office—Glens Falls, N.Y.

Chief Agent in Canada—W. H. GEORGE.

Head Office in Canada—Toronto.

(Organized 1850. Dominion license issued November 28, 1913.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*).....\$ 193,900 00*Other Assets in Canada.*

## Cash in banks, viz.:—

Bank of Montreal, Montreal.....\$ 29,510 29

Bank of Montreal, Moosejaw.....9,535 99

Total cash in banks.....39,046 28

Interest accrued.....2,753 76

## Agents' balances and premiums uncollected, viz.:—

Fire (\$481.82 on business prior to Oct. 1, 1916).....\$ 21,773 73

Automobile, including Fire Risk, (\$3.20 on business prior to Oct. 1, 1916)..1,600 00

Hail (\$459.97 on business prior to Oct. 1, 1916).....459 97

Total.....23,475 34

Total assets in Canada.....\$ 259,175 38

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$1,200 accrued in 1915).....\$ 15,150 00

Net amount of fire claims, resisted, in suit (accrued in 1915).....6,000 00

Net amount of fire claims, resisted, not in suit.....1,600 00

Net amount of automobile (including fire risk) claims, unadjusted.....3,360 00

Total net amount of unsettled claims.....\$ 26,110 00

## Reserve of unearned premiums, viz.:—

Fire.....\$ 108,185 76

Automobile (including Fire Risk).....7,587 64

Total, \$115,773.40; carried out at 80 per cent.....92,618 72

Taxes due and accrued.....2,000 00

Total liabilities in Canada.....\$ 120,728 72

SESSIONAL PAPER No. 8

## GLENS FALLS INSURANCE COMPANY—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Automobile (including Fire Risk).	Hail.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	185,819 67	23,433 60	80,881 97
Less reinsurance.....	4,782 22	427 12	2,950 83
Less return premiums.....	31,540 58	5,837 19	334 67
Total deduction.....	36,322 80	6,264 31	3,305 50
Net cash received.....	149,496 87	17,169 29	77,576 47
Net cash received for premiums for the above classes of business.....			
Cash received for interest on investments.....			
Total income in Canada.....			

\$ 244,242 63

9,251 54

\$ 253,494 17

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Automobile (including Fire Risk).	Hail.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	15,571 21		
Paid for claims occurring during the year.....	79,016 61	8,809 37	77,138 62
Less savings and salvage.....	100 00	235 00	
Less reinsurance.....	676 94		1,492 05
Total deduction.....	776 94		
Net payment for said claims.....	78,239 67		
Total net payment for claims.....	93,810 88	8,634 37	75,646 57
Total net payments for claims for all classes of business.....			
Commission and brokerage: Fire, \$25,002.32; Other, \$19,442.76.....			
Taxes, Fire.....			
Salaries, fees and travelling expenses, Fire: Salaries other than officials, \$1,331.57; general and special agents, \$2,857.50; Travelling expenses, officials, \$292.32; agents, \$742.30. ....			
Miscellaneous expenditure, Fire, viz.: Advertising, \$339.95; maps and plans, \$1,225.88; postage, telegrams, telephones and express, \$648.97; printing and stationery, \$111.65; rents, \$574.36; underwriters' boards, associations, etc., \$1,929.97; miscellaneous expenses, \$3.....			
Total expenditure in Canada.....			

\$ 178,091 82

44,445 08

7,306 19

5,223 60

4,838 78

\$ 239,905 56

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**GLENS FALLS INSURANCE COMPANY—*Concluded.***  
**SUMMARY OF RISKS AND PREMIUMS IN CANADA.**

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Automobile (including Fire Risk).		Hail.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	14,104,277	192,159 72	768,725	16,607 74		
Taken in 1916, new and renewed.....	15,386,334	181,328 74	1,110,194	23,113 00	1,351,105	81,341 94
Totals.....	29,490,611	373,488 46	1,878,919	39,720 74		
Less ceased.....	11,639,884	152,424 24	1,116,002	24,545 47	1,351,105	81,341 94
Gross in force at end of 1916	17,850,727	221,064 22	762,917	15,175 27		
Less reinsured.....	569,416	5,272 30				
Net in force at end of 1916..	17,281,311	215,791 92	762,917	15,175 27		

Summary of net in force at end of 1916: Amount, \$18,044,228; Premiums, \$230,967.19.

**SCHEDULE A.**

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Dom. of Canada War Loan, 1931, 5 p.c.....	\$ 25,000 00	\$ 24,750 00
<i>Cities—</i>		
Fort William, 1933, 5 p.c.....	10,000 00	9,400 00
Montreal, 1918 (or earlier on 60 days' notice), 5 p.c.....	20,000 00	20,000 00
Ottawa, 1945, 5 p.c.....	10,000 00	10,100 00
St. Catharines, 1933, 4½ p.c.....	20,000 00	18,600 00
Toronto, 1949, 4½ p.c.....	25,000 00	23,250 00
Victoria, 1923, 4½ p.c.....	20,000 00	19,000 00
<i>Town—</i>		
Outremont, Que., 1918, 5 p.c.....	25,000 00	25,000 00
<i>School—</i>		
Regina P.S., 1933, 5 p.c.....	20,000 00	18,800 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1919, 4½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$ 200,000 00	\$ 193,900 00

(For General Business Statement, See appendix.)

SESSIONAL PAPER No. 8

## THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—E. C. JAMESON.

Secretaries—W. H. PAULSON AND J. T. GORDON.

Principal Office—New York.

Manager in Canada—J. W. Binnie.

Head Office in Canada—Montreal.

(Formed by the consolidation on December 20, 1898, of "The Globe Fire Insurance Co.," which was incorporated in 1863, and "The Rutgers Fire Insurance Co.," which was incorporated in 1853. Dominion license issued March 6, 1914.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed and paid in cash.....	700,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 50,000 00	\$ 49,500 00
"    "    "    "    1931, 5 p.c.....	39,500 00	39,105 00
Prov. of Alberta, 1923, 4½ p.c.....	105,000 00	100,800 00
<i>City—</i>		
Vancouver, 1923, 4½ p.c.....	48,180 00	45,289 20
<i>School—</i>		
Lachine, 1945, 5½ p.c.....	51,000 00	49,470 00
Total on deposit with Receiver General.....	\$ 293,680 00	\$ 284,164 20

Carried out at market value..... \$ 284,164 20

*Other Assets in Canada.*

Cash at head office.....	5,871 96
Cash in bank and trust Co., viz.:—	
Union Bank of Canada, Montreal.....	\$ 2,443 58
Lawyers' Title and Trust Co., New York.....	24,433 22
Total cash in bank and trust Co.....	26,876 80
Interest accrued.....	1,832 78
Agents' balances and premiums uncollected, viz.:—	
Fire (\$2,966.22 was on business prior to Oct. 1, 1916).....	\$ 54,731 06
Explosion.....	3,651 35
Total.....	58,282 41
Office furniture and plans.....	5,535 85
Total assets in Canada.....	\$ 382,664 00

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## THE GLOBE AND RUTGERS—Continued.

## LIABILITIES IN CANADA.

Total net amount of fire claims, unadjusted (\$1,234.04 accrued in previous years).....	\$	64,865 37
Reserve of unearned premiums, viz.:—		
Fire.....	\$	243,684 41
Explosion.....		22,637 28
Total, \$271,321.69; carried out at 80 per cent.....		217,057 35
Taxes due and accrued.....		5,189 94
Reinsurance premiums, due.....		1,419 24
Total liabilities in Canada.....	\$	288,531 90

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Explosion.
	\$ cts.	\$ cts.
Gross cash received.....	502,323 20	65,727 57
Less reinsurance.....	3,230 76	
Less return premiums.....	94,485 19	8,807 76
Total deduction.....	97,715 95	
Net cash received.....	404,607 25	56,919 81
Net cash received for premiums for all classes of business.....	\$	461,527 06
Cash received for interest on investments.....		12,287 83
Total income in Canada.....	\$	473,814 89

## EXPENDITURE IN CANADA.

Claims.	Fire.
	\$ cts.
Amount paid for claims occurring in previous years.....	30,635 41
Paid for claims occurring during the year.....	200,578 42
Less savings and salvage.....	118 94
Less reinsurance.....	2,048 27
Total deduction.....	2,167 21
Net payment for said claims.....	198,411 21
<hr/>	
Total net payments for fire claims.....	\$ 229,046 62
Loss expenses.....	2,804 77
Commission and brokerage: Fire, \$71,662.14; Other, \$5,321.34 .....	76,983 98
Taxes.....	9,767 13
Salaries, Fees and Travelling Expenses: Salaries, head office, \$14,266.01; auditors' fees, \$325; travelling expenses, officials, \$4,201.64.....	18,792 65
Miscellaneous expenditure, viz.: Advertising, \$226.08; furniture and fixtures, \$453.45; maps and plans, \$900.39; postage, telegrams, telephones and express, \$1,761.98; printing and stationery, \$2,467.64; rents, \$1,673.72; underwriters' boards, associations, etc., \$3,399.15; exchange, \$116.20; sundries, \$1,362.69.....	12,361 30
Total expenditure in Canada.....	\$ 349,756 45

SESSIONAL PAPER No. 8

## THE GLOBE AND RUTGERS—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Explosion.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....	35,395,493	305,594 05	1,110,000	8,102 50
Taken in 1916, new and renewed.....	53,090 487	522,226 49	13,714,653	62,026 42
Totals.....	88,485,980	827,820 54	14,824,653	70,128 92
Less ceased.....	38,929 223	385,749 02	5,015,000	24,854 37
Gross in force at end of 1916.....	49,556,757	442,071 52	9,809,653	45,274 55
Less reinsured.....	633,350	3,684 24		
Net in force at end of 1916.....	48,873,407	438,387 28	9,809,653	45,274 55

Summary of net in force at end of 1916, Amount, \$58,633,060; Premiums, \$483,661.83.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$ 78,975 00
Mortgage loans on real estate, first liens.....	59,700 00
Book value of bonds and stocks.....	10,624,608 58
Cash on hand, in trust companies and in banks.....	606,034 77
Agents' balances.....	2,382,749 46
Total ledger assets.....	\$13,752,057 81
Interest accrued.....	80,049 77
Due on account of reinsurance losses.....	83,831 00
Gross assets.....	\$13,915,938 58
Deduct assets not admitted.....	125,805 32
Total admitted assets.....	\$13,790,133 26

## LIABILITIES.

Net amount of unpaid claims.....	\$ 1,324,075 00
Unearned premiums.....	4,685,508 16
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,500 00
Federal, state and other taxes, due or accrued (estimated).....	60,000 00
Contingent commissions or other charges due or accrued.....	97,859 55
Due and to become due for borrowed money.....	670,000 00
Total liabilities, except capital stock.....	\$ 6,839,942 71
Capital stock paid in cash.....	700,000 00
Surplus over liabilities and capital stock.....	6,250,190 55
Total liabilities.....	\$13,790,133 26

## INCOME.

Net cash received for premiums (other than perpetual).....	\$ 8,828,663 88
Received for interest and dividends.....	478,969 61
Received for rent.....	6,182 08
Gross profit on sale or maturity of bonds and stocks.....	79,131 30
All other income.....	472 50
Total income.....	\$ 9,393,419 37

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THE GLOBE AND RUTGERS—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 4,030,096 47
Expenses of adjustment and settlement of claims.....	42,628 61
Commission or brokerage.....	1,272,451 10
Expenses of special and general agents.....	6,417 04
Salaries, fees and all other charges of officers, directors, trustees and home office employees	226,429 63
Rents.....	14,706 52
Underwriters' boards and tariff associations.....	43,793 06
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses.....	17,650 02
Inspections and surveys.....	17,641 06
Taxes on real estate.....	1,486 97
State taxes on premiums, Insurance Department licenses and fees.....	75,923 41
All other licenses, fees and taxes.....	48,204 30
Paid stockholders for interest or dividends.....	377,986 00
Gross decrease, by adjustment, in book value of stocks.....	16,765 62
Gross loss on sale or maturity of bonds and stocks.....	7,106 81
Borrowed money repaid.....	10,000 00
Interest on borrowed money.....	28,508 68
All other disbursements.....	63,359 31
Total disbursements.....	<u>\$ 6,301,154 61</u>

## RISKS AND PREMIUMS.

Fire risks—written or renewed during the year.....	\$868,879,909 00
Premiums thereon.....	10,033,682 02
Terminated during the year.....	771,370,883 00
Premiums thereon.....	8,032,478 38
Net amount in force, December 31, 1916.....	684,212,328 00
Premiums thereon.....	<u>7,917,688 66</u>

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## GUARDIAN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—HON. EVELYN HUBBARD.

Gen. Manager—GEO. W. REYNOLDS.

Principal Office—London, Eng.

Chief Agent in Canada—HUGH M. LAMBERT.

Head Office in Canada—Montreal.

(Established December 17, 1821. Commenced business in Canada May 1, 1869.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 2,000,000	stg.—\$ 9,733,333 33
Amount paid thereon in cash.....	1,000,000	" — 4,866,666 67

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 778,767 21
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*Other Assets in Canada.*

Value of real estate (unencumbered), Metropolitan Bank building, 151 St. James St., Montreal, \$43,750, and Guardian building, 160 St. James St., Montreal, \$325,000 .....	368,750 00
Cash at head office in Canada .....	137 38
Cash in banks, viz.—	
Molsons Bank, Montreal, general account .....	\$ 52,501 11
Molsons Bank, Montreal, managers' account .....	2,553 92
Dominion Bank, Montreal, general account .....	41,285 31
Dominion Bank, Montreal, Guardian Bldg. account .....	3,325 06
Total cash in banks.....	99,666 00
Agents' balances and premiums uncollected (\$717.95 on business prior to October 1, 1916)...	127,167 83
Interest accrued.....	10,004 60
Total assets in Canada.....	\$ 1,384,493 02

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted.....	\$ 136,047 22
Reserve of unearned premiums, \$732,401.43; carried out at 80 per cent.....	585,921 14
Taxes due and accrued.....	16,885 38
Total liabilities in Canada.....	\$ 738,853 74

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 1,153,125 48
Deduct reinsurance, \$2,876.91; return premiums, \$161,162.66.....	164,039 57
Net cash received for premiums.....	\$ 989,085 91
Received for interest on investments.....	36,033 84
Received for rents.....	22,106 79
Total income in Canada.....	\$ 1,047,226 54

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## GUARDIAN—Continued.

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 27,559 99	
Amount paid for claims occurring during the year.....	\$ 562,590 18	
Deduct savings and salvages, \$599.62, reinsurances, \$641.79.....	1,241 41	
Net amount paid for said claims.....	\$ 561,348 77	
Total net amount paid for claims.....	\$	588,908 76
Commission or brokerage.....		193,348 92
Salaries, \$43,818; trustees' fees, \$1,600; auditor's fees, \$780; travelling expenses, \$4,154.99 ..		50,352 99
Taxes.....		31,946 98
Miscellaneous expenditure, viz.: Dominion Government assessment, \$672.42; tariff association charges, \$10,588.09; advertising, \$921.79; , postage, telegrams, telephones and express, \$3,993.47; printing and stationery, \$5,594.82; maps and plans, \$2,059.79; rents, etc., \$3,307.87; sundries, \$6,986.91; legal expenses, \$183.18; office furniture, \$350.87....		34,651 21
Total expenditure in Canada.....	\$	\$ 899,208 86

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$115,342,602	\$1,403,652 40
Taken during the year, new and renewed.....	95,967,518	1,185,971 47
Total.....	\$211,310,120	\$2,589,623 87
Deduct terminated.....	90,274,778	1,144,297 14
Gross in force at end of year.....	\$121,035,342	\$1,445,326 73
Deduct reinsured.....	378,807	5,343 95
Net in force at December 31, 1916.....	\$120,656,535	\$1,439,982 78

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

Governments—	Par value.	Market value.
Province of British Columbia, 1937, 3½ p.c.....	\$ 50,000 00	\$ 38,500 00
“ Manitoba, 1928, 4 p.c.....	23,000 00	20,700 00
“ “ 1930, 4 p.c. ....	8,000 00	7,040 00
“ “ 1933, 4 p.c.....	17,000 00	14,790 00
“ “ 1935, 4 p.c.....	50,000 00	43,000 00
“ New Brunswick, 1938, 3 p.c.....	58,400 00	43,216 00
“ Quebec, inscribed stock, 1937, 3 p.c.....	48,666 67	35,526 67
British Govt. War Loan, 1925/1945, 4½ p.c.....	92,953 33	89,235 20
Newfoundland, 1941, 3½ p.c.....	7,300 00	5,329 00
“ 1947, 3½ p.c.....	6,326 67	4,491 94
“ 1951, 3½ p.c.....	30,173 33	21,423 06
Cities—		
Lachine, 1944, 4½ p.c.....	10,000 00	8,700 00
London, 1939, 4 p.c.....	25,000 00	21,500 00
Montreal Permanent Stock, 7 p.c.....	3,000 00	4,200 00
Montreal (St. Henri), 1950, 4 p.c.....	15,000 00	12,300 00
Montreal (St. Henri), 1920, 4½ p.c.....	6,000 00	5,880 00
Montreal (St. Louis), 1937, 4 p.c.....	10,000 00	8,600 00
Montreal (St. Louis du Mile End), 1935, 4 p.c.....	10,000 00	8,600 00
Toronto, 1944, 3½ p.c.....	58,400 00	45,552 00
Vancouver, 1939, 3½ p.c.....	17,000 00	12,410 00
Vancouver, 1944, 3½ p.c.....	8,000 00	5,680 00
Westmount, 1934, 4 p.c.....	35,000 00	30,800 00
Winnipeg, 1923, 5 p.c.....	14,000 00	13,860 00
Town—		
Maisonneuve, 1946, 5 p.c.....	7,000 00	6,300 00
Schools—		
Hochelaga, Que., R.C., 1938, 4½ p.c.....	30,000 00	27,300 00
Maisonneuve, Que., Public, 1937, 5 p.c.....	10,000 00	9,000 00
Montreal, R.C., 1926, 4 p.c.....	15,000 00	13,800 00
Montreal Technical (guaranteed by Prov. of Quebec), 1949, 4 p.c.....	49,000 00	40,180 00
Ottawa, R.C., 1939, 4½ p.c.....	55,000 00	49,500 00
St. Grogire le Thaumaturge, Que., R.C., 1947, 4½ p.c. ....	25,000 00	20,500 00
Sherbrooke, Que., R.C., 1942, 5 p.c.....	25,000 00	23,250 00
Winnipeg, 1943, 4 p.c.....	25,000 00	20,750 00

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GUARDIAN—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debentures on deposit with Receiver General—*Concluded, viz.:*

	Par value.	Market value.
<i>Railway—</i>		
C.N.R., 1st mtge., Ont. Div., (guaranteed by Prov. of Man.),		
1930, 4 p.c. ....	\$ 43,666 67	\$ 41,853 34
<i>Miscellaneous—</i>		
Can. Perm. Mtge Corp., 1921, 4½ p.c. ....	25,000 00	25,000 00
Total on deposit with Receiver General. ....	<u>\$ 917,886 67</u>	<u>\$ 778,767 21</u>

(For General Business Statement, see Appendix.)



## SESSIONAL PAPER No. 8

## THE HAMILTON FIRE—Continued.

## INCOME.

Gross cash received for premiums.....	\$ 79,868 53	
Deduct reinsurances, \$24,735.97; return premiums, \$13,946.84.....	38,682 81	
Net cash received for premiums.....		\$ 41,185 72
Received for interest on investments.....		1,800 54
Received for rents.....		879 97
Amount transferred by Liverpool and London and Globe Ins. Co. to increase surplus.....		66,000 00
Total income.....	\$ 109,866 23	

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 3,439 03	
Deduct savings and salvage, \$133.93; reinsurances, \$1,889.36.....	2,023 29	
Net amount paid for said claims.....	\$ 1,415 74	
Amount paid for claims occurring during the year.....	\$ 30,421 57	
Deduct savings and salvages, \$12.50; reinsurances, \$9,236.77.....	9,249 27	
Net amount paid for said claims.....	\$ 21,172 30	
Total net amount paid for claims.....	\$ 22,588 04	
Commission or brokerage.....	9,774 73	
Paid for salaries: Home office officials, \$7,738.03; directors' fees, \$55; auditors' fees, \$450; travelling expenses, officials, \$362.50.....	8,605 53	
Paid for taxes.....	2,199 17	
Miscellaneous expenditure, viz.: Advertising, \$1,112.40; furniture and fixtures, \$13.50; inspections and surveys, \$404.85; legal expenses, \$100; maps and plans, \$44.83; postage, telegrams, telephones and express, \$768.63; printing and stationery, \$1,340.31; rents, \$900; underwriters' boards, tariff associations, etc., \$287.23; fuel and light, \$152.74; sundries, \$2,384.96; charity, \$187.....	8,096 50	
Total expenditure.....	\$ 51,263 97	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1915.....	\$ 60,438 75	
Amount of cash income as above.....	109,866 23	
Total.....	\$ 170,304 98	
Amount of expenditure as above.....	51,263 97	
Balance, net ledger assets, December 31, 1916.....	\$ 119,041 01	

## STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 1,611 99	
Amount of commission thereon.....	443 28	
Amount of losses recovered from said companies.....	1,022 02	
Reserve of unearned premiums on all risks reinsured in unlicensed companies, 1,440.57; carried out at 80 per cent.....	1,152 46	
Amount of reinsurance premiums payable to such companies.....	1,119 37	

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1915.....	11,865	\$ 12,359,324	\$ 132,935 13
Taken during the year, new and renewed.....	5,651	10,544,394	81,217 94
Total.....	18,516	\$ 22,905,718	\$ 214,153 07
Deduct terminated.....	7,948	9,678,978	96,335 92
Gross in force at end of year.....	10,568	\$ 13,226,740	\$ 117,817 15
Deduct reinsured.....		3,738,960	28,551 92
Net in force at December 31, 1916.....	10,568	\$ 9,487,780	\$ 89,265 23

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THE HAMILTON FIRE—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Dominion of Canada War Loan, 1925, 5 p.c....	\$ 5,000 00	\$ 4,855 45	\$ 4,500 00
*Province of Quebec, 1934, 4 p.c.....	60,833 33	60,872 14	53,533 33
<i>Cities—</i>			
St. Thomas, 1918, 4½ p.c.....	790 88	790 88	767 15
" 1919, 4½ p.c.....	826 46	826 46	801 67
" 1920, 4½ p.c.....	863 65	863 65	837 74
Toronto, 1955, 4½ p.c.....	5,000 00	4,569 88	4,600 00
Toronto East, 1917 to 1918, 5 p.c.....	3,047 67	3,047 67	3,078 15
Windsor, 1917, 4 p.c.....	1,209 56	1,209 56	1,197 46
<i>Towns—</i>			
Bow Island, 1943, 6 p.c.....	2,000 00	1,649 00	1,820 00
Brampton, 1930, 6 p.c.....	524 52	524 52	555 99
" 1931, 6 p.c.....	615 99	615 99	632 95
" 1932, 6 p.c.....	712 93	712 93	762 83
" 1933, 6 p.c.....	815 73	815 73	872 83
" 1934, 6 p.c.....	924 67	924 67	989 40
Owen Sound, 1923, 4 p.c.....	2,000 00	1,914 00	1,860 00
Total par, book and market values.....	<u>\$ 85,165 39</u>	<u>\$ 84,192 53</u>	<u>\$ 76,829 50</u>

## SCHEDULE B.

Stock owned by the company, viz.:—

	Par value.	Book value.	Market value.
Dominion Permanent Loan Co., 4 shares.....	<u>\$ 338 24</u>	<u>\$ 338 24</u>	<u>\$ 260 44</u>

\*On deposit with Receiver General.

## HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—R. M. BISSELL.

Secretary—FREDRICK SAMSON.

Principal Office—Hartford, Conn.

Chief Agent in Canada—P. A. McCALLUM.

Head Office in Canada—Toronto.

(Incorporated May, 1810. Commenced business in Canada November, 1836.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$10,000,000 00
Amount subscribed and paid in cash.....	2,000,00000

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds, debentures and stock on deposit with Receiver General. (For details, see Schedule A.).....	\$ 944,443 41
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*Other Assets in Canada.*

Cash in banks, viz.:—

Imperial Bank of Canada, Toronto.....	\$ 74,144 30
“ “ “ Winnipeg.....	2,842 77
Royal Bank of Canada Toronto.....	40,362 85
Bank of British North America, Vancouver.....	10,421 25

Total cash in banks.....	127,771 17
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Interest accrued.....	14,252 72
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Agents' balances and premiums uncollected, viz.:—

Fire.....	\$ 129,171 62
Automobile (including Fire Risk).....	4,124 77
Hail.....	18 44
Inland Transportation.....	964 00
Sprinkler Leakage.....	1,672 67
Tornado.....	1,137 81

Total.....	137,089 31
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Total assets in Canada.....	\$ 1,223,556 61
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## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 119,022 78
Net amount of automobile (including fire risk) claims, unadjusted.....	3,380 00
Net amount of sprinkler leakage claims, unadjusted.....	371 85
Net amount of tornado claims, unadjusted.....	4 00

Total net amount of unsettled claims.....	\$ 122,778 63
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Reserve of unearned premiums, viz.:—

Fire.....	\$ 694,520 63
Automobile (including Fire Risk).....	11,574 23
Sprinkler Leakage.....	20,520 40
Tornado.....	6,481 13

Total, \$733,096.39; carried out at 80 per cent.....	586,477 11
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Taxes due and accrued.....	17,718 97
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Total liabilities in Canada.....	\$ 726,974 71
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## HARTFORD FIRE—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.					
	Fire.	Automobile (including Fire Risk).	Hail.	Inland Trans- portation.	Sprinkler Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received..	1,170,261 71	32,145 16	174,412 09	28,263 23	20,303 78	3,839 93
Less reinsurance.....	14,075 45					
Less return premiums	143,786 79	4,478 17	5,472 50	3,486 79	2,312 13	166 75
Total deduction.....	157,862 24					
Net cash received....	1,012,399 47	27,666 99	168,939 59	24,776 44	17,991 65	3,673 18

Net cash received for premiums for the above classes of business..... \$ 1,255,447 32

Cash received for interest on investments..... 42,155 76

Total income in Canada..... \$ 1,297,603 08

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.					
	Fire.	Auto- mobile (including Fire Risk)	Hail.	Inland Trans- portation.	Sprinkler Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years .....	39,937 19				231 99	
Paid for claims occurring during the year.....	426,297 21	4,715 21	198,621 54	24,244 88	5,324 43	2,557 67
Less savings and salvage.	285 63					
Less reinsurance.....	21,435 52					
Total deduction.....	21,721 14					
Net payment for said claims.....	404,576 07					
Total net payment for claims.....	444,513 26	4,715 21	198,621 54	24,244 88	5,556 42	2,557 67

Total net payments for claims of all classes of business..... \$ 680,208 98

Commission and brokerage: Fire, \$187,604.23; Other, \$55,700.07..... 243,304 30

Taxes: Fire, \$62,193.73; Other, \$15,548.43..... 77,742 16

Salaries, and travelling expenses: Fire salaries, general and special agents, \$13,675.90; employees, \$26,862.57; Travelling expenses, officials, \$5,524.10..... 46,062 57

Salaries, and travelling expenses, Other: Salaries, general and special agents, \$2,373.96; employees, \$4,144.96; Travelling expenses, officials, \$2,943.51..... 9,462 43

Miscellaneous expenditure, Fire, viz.: Advertising, \$520.80; fire departments, patrol and salvage corps assessments, etc., \$594.22; furniture and fixtures, \$422.42; commercial ratings, \$464.91; legal expenses, \$125.11; maps and plans, \$2,119.94; postage, telegrams, telephones and express, \$10,578.84; printing and stationery, \$1,743.59; rents, \$4,715.00; underwriters' boards, associations, etc., \$8,735.48; loss adjustment expenses, \$7,294.93.. 37,315 24

Miscellaneous expenditure, Other, viz.: Advertising, \$192.70; furniture and fixtures, \$28.59; legal expenses, \$32.55; postage, telegrams, telephones and express, \$631.64; printing and stationery, \$718.97; rents, \$97.00; commercial ratings, \$200.90; loss adjustment expenses, \$243.65..... 2,196 00

Total expenditure in Canada..... \$ 1,096,291 68

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## HARTFORD FIRE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Automobile (including Fire Risk).		Hail.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	138,079,126	1,340,019 42	747,643	15,651 16		
Taken in 1916, new and renewed.....	112,177,889	1,088,068 55	3,453,297	35,226 67	1,448,082	174,430 53
Totals.....	250,257,015	2,428,087 97	4,200,940	50,877 83		
Less ceased.....	121,987,790	1,109,577 70	2,940,786	27,729 38	1,448,082	174,430 53
Gross in force at end of 1916	128,269,225	1,318,510 27	1,260,154	23,148 45		
Less reinsured.....	1,752,752	13,845 01				
Net in force at end of 1916..	126,516,473	1,304,665 26	1,260,154	23,148 45		

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.					
	Inland Transportation.		Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premium s.
	\$	\$ cts	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	65,021	551 77	4,913,057	42,612 89	2,995,114	12,842 64
Taken in 1916, new and renewed.....		29,227 23	3,018,023	20,824 92	1,095,820	4,977 74
Totals.....		29,779 00	7,931,080	63,437 81	4,090,934	17,820 38
Less ceased.....	65,021	29,779 00	3,033,329	22,334 54	1,254,952	5,900 34
Gross and net in force at end of 1916.....			4,837,751	41,103 27	2,835,982	11,920 04

Summary of net in force at end of 1916. Amount, \$135,450,366; Premiums, \$1,380,837-02.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Alberta, 1924, 4½ p.c.....	\$ 35,000 00	\$ 33,250 00
Cities—		
Hamilton 1927, 4 p.c.....	50,000 00	46,000 00
" 1930, 4½ p.c.....	10,000 00	9,500 00
" 1931, 4½ p.c.....	10,000 00	9,500 00
" 1934, 4½ p.c.....	50,000 00	47,000 00
London, 1924, 3½ p.c.....	50,000 00	53,100 00
Montreal Stock, 4 p.c.....	62,500 00	49,375 00

7 GEORGE V, A. 1917

## HARTFORD FIRE—Continued.

## SCHEDULE A—Concluded.

Bonds and debentures and stock on deposit with Receiver General, Concluded, viz.:—

Cities—Con.	Par value.	Market value.
Toronto, 1929, 3½ p.c.....	\$ 68,133 34	\$ 59,276 01
" 1930, 3½ p.c.....	39,906 67	34,319 74
" 1944, 3½ p.c.....	126,533 33	98,696 00
" 1945, 3½ p.c.....	73,000 00	56,940 00
" 1955, 4½ p.c.....	13,000 00	11,960 00
Vancouver, 1923, 4½ p.c.....	50,000 00	47,000 00
Victoria, 1923, 4 p.c.....	26,000 00	23,920 00
Westmount, 1955, 4½ p.c.....	25,000 00	22,750 00
Windsor, 1917-1918, 5 p.c.....	8,000 00	8,000 00
" 1919-1920, 5 p.c.....	10,000 00	10,000 00
Winnipeg, 1941, 3½ p.c.....	50,000 00	38,500 00
Towns—		
Maisonneuve, 1954, 5 p.c.....	24,333 33	21,656 66
Verdun, 1954, 5 p.c.....	30,000 00	28,200 00
School—		
Winnipeg, 1941, 4 p.c.....	50,000 00	41,500 00
Railway—		
C.N.R. Winnipeg Term. (g'teed by Prov. of Man.), 1939, 4 p.c.....	150,000 00	123,000 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1923, 4½ p.c.....	25,000 00	25,000 00
200 shares Bank of Montreal stock.....	20,000 00	46,000 00
Total on deposit with Receiver General.....	<u>\$1,065,406 67</u>	<u>\$ 944,443 41</u>

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$ 715,577 93
Mortgage loans on real estate, first liens.....	439,500 00
Loans secured by pledge of bonds, stocks or other collaterals.....	5,000 00
Book value of bonds and stocks.....	23,758,819 69
Cash on hand, in trust companies and in banks.....	2,266,009 46
Agents' balances and bills receivable.....	3,658,907 70
Total ledger assets.....	<u>\$30,843,814 78</u>

## NON-LEDGER ASSETS.

Interest accrued.....	272,834 26
Rents accrued.....	669 02
Market value of real estate over book value.....	5,422 07
Reinsurance due on claims paid.....	59,630 30
Gross assets.....	<u>\$31,182,370 43</u>
Deduct assets not admitted.....	<u>1,304,021 12</u>
Total admitted assets.....	<u>\$29,878,349 31</u>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 1,997,763 30
Unearned premiums.....	17,173,359 87
Salaries, rents, expenses, bills, etc., due or accrued.....	25,000 00
Federal, state or other taxes due or accrued (estimated).....	250,000 00
Contingent commissions or other charges due or accrued.....	30,000 00
Special reserve.....	700,000 00
Funds held under reinsurance treaties.....	20,000 00
Total liabilities, except capital stock.....	<u>\$20,196,123 17</u>
Capital stock paid in cash.....	2,000,000 00
Surplus.....	<u>7,682,226 14</u>
Total liabilities.....	<u>\$29,878,349 31</u>

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HARTFORD FIRE—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$20,351,480 18
Interest and dividends.....	1,004,091 79
Rents.....	42,403 03
Agents' balances previously charged off.....	3,230 97
Gross profit on sale or maturity of bonds and stocks.....	37,804 33
Other income.....	5,700 39
<b>Total income.....</b>	<b>\$21,444,710 69</b>

## EXPENDITURE.

Net amount paid for claims.....	\$11,240,083 96
Expenses of adjustment and settlement of claims.....	303,978 13
Dividends to shareholders.....	800,000 00
Commission or brokerage.....	3,905,002 15
Salaries, \$537,866.20; and expenses, \$322,722.73; of special and general agents.....	910,588 93
Salaries, fees and all other charges of officers, directors, trustees and home office employees	807,997 92
Rents.....	120,210 31
Underwriters' boards and tariff associations.....	265,656 50
Fire Departments, Fire Patrol and Salvage Corps assessments, fees, taxes and expenses.....	115,812 63
Inspections and surveys.....	62,886 29
Taxes on real estate.....	13,170 99
State taxes on premiums, Insurance Department licenses and fees.....	428,633 67
All other licenses, fees and taxes.....	383,588 38
Agents' balances charged off.....	9,641 04
Gross loss on sale or maturity of bonds.....	35,800 46
Gross decrease, by adjustment, in book value of bonds and stocks.....	2,239 00
All other expenditure.....	523,772 33
<b>Total expenditure.....</b>	<b>\$19,929,062 60</b>

## RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year.....	\$2,640,675,839 00
Premiums thereon.....	26,904,861 00
Amount terminated during the year.....	2,386,607,173 00
Premiums thereon.....	25,161,894 59
Net amount in force December 31, 1916.....	3,248,382,304 00
Premiums thereon.....	32,455,318 95

## MARINE AND INLAND RISKS.

Net amount in force December 31, 1916.....	\$94,728,074 00
Premiums thereon.....	926,369 03

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## THE HOME INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—ELBRIDGE G. SNOW.

Secretary—AREUNAH M. BURTIS.

Principal Office—New York.

Chief Agent in Canada—F. W. EVANS.

Head Office in Canada—Montreal.

(Incorporated 1853. Commenced business in Canada January 1, 1902.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....	\$ 6,000,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule A.).....	\$ 1,041,369 97
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*Other Assets in Canada.*

Cash in Royal Bank of Canada, Montreal.....	199,865 92
Agents' balances and premiums uncollected, viz.:—	
Fire (\$2,952.64 on business prior to Oct. 1, 1916).....	\$ 140,408 12
Automobile, including Fire Risk (\$202.21 on business prior to Oct. 1, 1916).....	1,497 74
Hail (on business prior to Oct. 1, 1916).....	172 53
Sprinkler Leakage.....	126 34
Tornado (\$447.56 on business prior to Oct. 1, 1916).....	466 98
Total.....	142,671 71
Total assets in Canada.....	\$ 1,383,907 60

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$9,702 accrued in previous years). \$	122,951 39
Net amount of automobile, including fire risk claims, unadjusted (\$90 accrued in previous years).....	368 00
Net amount of hail claims, unadjusted.....	11,077 33
Net amount of tornado claims, unadjusted.....	881 00
Total net amount of unsettled claims.....	\$ 135,277 71
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 677,520 71
Automobile (including Fire Risk).....	9,459 22
Sprinkler Leakage.....	3,841 64
Tornado.....	21,062 18
Total, \$711,883.75; carried out at 80 per cent.....	569,507 00
Taxes due and accrued (estimated).....	45,000 00
Total liabilities in Canada.....	\$ 749,784 71

SESSIONAL PAPER No. 8

THE HOME—Continued.  
INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.				
	Fire.	Automobile (including Fire Risk).	Hail.	Sprinkler Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received....	1,068,464 82	29,146 03	421,751 52	4,598 03	21,224 51
Less reinsurance.....	22,612 95		2,884 47		
Less return premiums....	147,187 23	9,340 34	1,482 06	310 60	2,146 37
Total deduction.....	169,800 18		4,366 53		
Net cash received.....	898,664 64	19,805 69	417,384 99	4,287 43	19,078 14
Net cash received for premiums for all classes of business.....					\$ 1,359,220 89
Cash received for interest on investments.....					51,847 57
Total income in Canada.....					\$ 1,411,068 46

EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.				
	Fire.	Automobile (including Fire Risk).	Hail.	Sprinkler Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	71,520 85	1,048 45			324 20
Less reinsurance.....	279 83				
Net payment for said claims .....	71,241 02				
Paid for claims occurring during the year.....	368,733 20	8,627 46	472,577 24	2,471 16	6,141 50
Less savings and salvage	80 26				
Less reinsurance.....	11,742 18		2,552 25		
Total deduction.....	11,822 44				
Net payment for said claims.....	356,910 76				
Total net payment for claims.....	428,151 78	9,675 91	469,724 99	2,471 16	6,465 70
Total net payments for claims for all classes of business.....					\$ 916,489 54
Commission and brokerage, Fire, \$199,373.92; Other, \$32,481.27.....					281,855 19
Taxes: Fire, \$33,778.05; Other, \$200.....					33,978 05
Salaries, fees and travelling expenses: Fire, Salaries of general and special agents, \$24,945.01; travelling expenses agents, \$18,140.89; Other: travelling expenses agents, \$13.....					43,098 90
Miscellaneous expenditure, Fire, viz.:—Advertising, \$650.41; fire departments, patrol and salvage corps assessments, etc., \$977.77; maps and plans, \$2,392.17; postage, telegrams, telephones and express, \$9,830.76; printing and stationery, \$26,346.33; rents, \$1,551.75; underwriters' boards, associations, etc., \$7,202.77; sundry, \$2,479.94.....					51,431 90
Miscellaneous expenditure, Other, viz.:—Postage, telegrams, telephones and express, \$978.26; underwriters' boards, associations, etc., \$138.92.....					1,117 18
Total expenditure in Canada.....					\$ 1,327,970 76

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## THE HOME—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.				
	Fire.		Automobile (including Fire Risk).		
	Amount.	Premiums.	No.	Amount.	Premiums.
	\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	100,696,162	1,206,546 45	527	825,878	18,147 23
Taken in 1916, new and renewed.....	99,494,937	1,036,695 03	2,027	1,562,659	30,100 44
Totals.....	200,191,099	2,243,241 48	2,554	2,388,537	48,247 67
Less ceased.....	81,755,754	936,933 48	1,475	2,169,336	29,329 22
Gross in force at end of 1916.....	118,435,345	1,306,308 00	1,079	219,201	18,918 45
Less reinsured.....	4,905,236	28,019 11			
Net in force at end of 1916.....	113,530,109	1,278,288 89	1,079	219,201	18,918 45

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.						
	Hail.		Sprinkler Leakage.		No.	Tornado.	
	Amount.	Premiums.	Amount.	Premiums.		Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....			420,350	2,111 02	384	5,751,120	15,671 50
Taken in 1916, new and renewed.....	6,154	6,274,552	421,924 05	4,668 37	2,855	4,682,752	21,519 46
Totals.....			1,160,853	6,779 39	3,239	10,433,872	37,190 96
Less ceased.....	6,154	6,274,552	304,850	1,451 55	311	1,406,275	6,063 56
Gross and net in force at end of 1916.....			856,003	5,327 84	2,928	9,027,597	31,127 40

Summary of net in force at end of 1916: Amount, \$123,632,910; Premiums, \$1,333,662.53.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

## Governments—

	Par value.	Market value.
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 50,000 00	\$ 49,500 00
"    bonds, 1926, 5 p.c.....	100,000 00	99,800 00
Province of Alberta, 1924, 4½ p.c.....	200,000 00	190,000 00
Province of Ontario, 1941, 4 p.c.....	35,000 00	30,450 00

## SESSIONAL PAPER No. 8

## THE HOME—Continued.

## SCHEDULE A—Concluded.

Bonds and debentures on deposit with Receiver General, Concluded, viz.:—

	Par value.	Market value.
<i>Cities—</i>		
Hamilton, 1919, 4½ p.c.....	\$ 30,000 00	\$ 29,700 09
" 1920, 4½ p.c.....	10,000 00	9,800 00
" 1921, 4½ p.c.....	10,000 00	9,800 00
Toronto, 1944, 4 p.c.....	243,333 33	209,266 64
" 1948, 4 p.c.....	107,066 67	91,006 67
Victoria, 1923, 4½ p.c.....	50,000 00	47,500 00
<i>Town—</i>		
Maisonneuve, 1950, 4½ p.c.....	146,000 00	119,720 00
" 1953, 5 p.c.....	97,333 33	86,626 66
<i>School—</i>		
Edmonton, 1953, 5 p.c.....	50,000 00	44,000 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1924, 4½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	<u>\$1,153,733 33</u>	<u>\$1,041,369 97</u>

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Total premium income.....	\$13,820,825 69
Received for interest and dividends.....	1,702,189 82
Gross profit on sale or maturity of bonds and stocks.....	105,825 75
Increase in liabilities during the year on account of reinsurance treaties.....	76,216 40
Agents' balances previously charged off.....	500 83
All other income.....	352 00
Total income.....	<u>\$20,705,910 40</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$10,756,410 87
Expenses of adjustment and settlement of claims.....	295,259 80
Paid stockholders for interest or dividends.....	1,320,000 00
Commission or brokerage.....	3,760,692 58
Allowances to local agencies for miscellaneous agency expenses.....	6,609 61
Salaries, \$430,095.12; and expenses, \$178,284.51; of special and general agents.....	608,379 63
Salaries, fees and all other charges of officers, directors, trustees and home office employees..	698,691 48
Rents.....	165,987 07
State taxes on premiums, Insurance Department licenses and fees.....	544,108 14
All other licenses, fees and taxes.....	83,286 02
Underwriters' boards and tariff associations.....	162,030 57
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	54,178 62
Inspections and surveys.....	147,923 47
Gross loss on sale or maturity of bonds.....	5,877 50
Agents balances charged off.....	409 77
All other disbursements.....	625,241 64
Total disbursements.....	<u>\$19,235,086 77</u>

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 5,500 00
Book value of bonds and stocks owned.....	34,311,315 10
Cash in banks and trust companies (on interest).....	2,330,221 92
Agents' balances and bills receivable.....	3,919,420 38
Total ledger assets.....	<u>\$40,566,457 40</u>

## NON-LEDGER ASSETS.

Interest accrued.....	253,103 00
Recoverable for reinsurance on paid losses.....	469,074 00
Gross assets.....	<u>\$41,288,634 40</u>
Deduct assets not admitted.....	<u>1,024,754 85</u>
Total admitted assets.....	<u>\$40,263,879 55</u>

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## THE HOME—Concluded.

## LIABILITIES.

Net amount of unpaid claims.....	\$ 2,308,972 66
Total unearned premiums.....	16,179,042 00
Reserve as a conflagration surplus.....	2,000,000 00
Salaries, rents, etc., due and accrued.....	150,000 00
Federal, state and other taxes due or accrued (estimated).....	250,000 00
Funds held under reinsurance treaties.....	507,751 76
<b>Total liabilities, excluding capital stock.....</b>	<b>\$21,395,766 42</b>
Capital stock paid up in cash.....	6,000,000 00
Surplus over all liabilities.....	12,868,113 13
<b>Total liabilities.....</b>	<b>\$40,263,879 55</b>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of policies written or renewed during the year.....	\$2,635,933,853 00
Premiums thereon.....	28,133,075 07
Amount of policies terminated during the year.....	2,329,804,973 00
Premiums thereon.....	27,090,301 07
Net amount of policies in force at December 31, 1916.....	3,145,806,635 00
Premiums thereon.....	30,337,524 00

SESSIONAL PAPER No. 8

## THE HUDSON BAY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—WILLIAM MACKAY.

Vice-President—F. W. WALKER.

Managing Director—J. H. LABELLE.

Secretary—F. J. WALKER.

Principal Office—Montreal.

(Incorporated by chapter 50 of the Statutes 1906 of Saskatchewan. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 110; amended in 1913, by 3-4 George V, Chap. 130. Dominion license issued December 6, 1910).

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed.....	872,400 00
Amount paid thereon in cash.....	230,850 00
Premiums paid on capital stock.....	45,970 00

(For List of Shareholders, see Appendix).

## ASSETS.

Value of real estate held by the company.....	\$ 76,833 56
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	66,871 62
Book value of bonds and debts on deposit with Receiver General (For details, see Schedule A).....	62,909 65
Cash at head office, \$164.17; and branch offices, \$78.00.....	242 17
Cash in banks, viz.: Royal Bank of Canada, Montreal.....	\$ 19,129 17
“ “ Winnipeg.....	3,373 56
“ “ Toronto.....	7,188 37
“ “ Vancouver.....	6,086 53
“ “ Calgary.....	2,880 35
“ “ Halifax.....	786 42
Total cash in banks.....	39,444 40
Total ledger assets.....	\$ 246,301 40
Deduct market value of bonds, debentures and stocks under book value.....	4,889 02
	\$ 241,412 38

## OTHER ASSETS.

Interest due, \$4,979.88; accrued, \$3,045.20.....	8,025 08
Agents' balances and premiums uncollected (\$2,520.28 on business prior to Oct. 1, 1916).....	30,175 37
Due for reinsurance losses in unlicensed companies (including \$67.85, unsecured).....	75 02
Gross assets.....	\$ 270,687 85
Deduct assets not admitted.....	8,867 85
Net assets.....	\$ 270,820 00

## LIABILITIES.

Total net amount of fire claims, unadjusted.....	\$ 9,878 00
Reserve of unearned premiums, fire, \$106,650.60; carried out at 80 per cent.....	85,320 48
Reserve on unlicensed reinsurance, unsecured.....	6,723 27
Taxes due and accrued.....	2,700 00
Reinsurance premiums due.....	17,098 36
Accounts payable.....	1,245 17
Dividends declared and due, remaining unpaid.....	36 30
Total liabilities.....	\$ 123,003 58
Surplus of assets over liabilities.....	\$ 147,816 42
Capital stock paid in cash.....	230,850 00

7 GEORGE V, A. 1917

## THE HUDSON BAY—Continued.

## INCOME.

*Fire Risks.*

Gross cash received for premiums.....	\$ 230,346 48
Deduct reinsurances, \$52,461.88; return premiums, \$47,715.85.....	100,177 73
Net cash received for fire premiums.....	\$ 130,168 75

*Hail Risks.*

Net cash received for hail premiums.....	184 17
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Total net cash received for all premiums.....	\$ 130,352 92
Received for interest on investments.....	5,505 51

Total.....	\$ 135,858 43
Received for calls on capital.....	3,395 00

Total income.....	\$ 139,253 43
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## EXPENDITURE.

*Fire Risks.*

Amount paid for claims occurring in previous years.....	\$ 9,438 00
Deduct reinsurances.....	1,562 85

Net amount paid for said claims.....	\$ 7,875 15
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Amount paid for claims occurring during the year.....	\$ 104,869 35
Deduct savings and salvages, \$3.85; reinsurances, \$27,270.13.....	27,273 93

Net amount paid for said claims.....	\$ 77,595 37
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Total net amount paid for fire claims.....	\$ 85,470 52
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*Hail Risks.*

Total net amount paid for claims occurring in previous years.....	1,002 39
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Total net amount paid for all claims.....	\$ 86,472 91
Dividends paid to stockholders during the year.....	115 95

Commission and brokerage.....	23,202 69
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Paid for salaries: home office officials, \$16,367.87; fees: directors, \$1,160; travelling expenses officials, \$1,766.28.....	19,294 15
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Paid for taxes.....	5,009 15
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Miscellaneous expenditure, viz.: Advertising, \$818.25; furniture, fixtures, \$336.81; maps and plans, \$53.41; legal fees, \$598.05; postage, telegrams, telephones and express, \$1,799.49; printing and stationery, \$4,945.27; rents, \$2,299.76; miscellaneous expenses, \$1,264.44; investment expenses, \$1,219.03; underwriters' boards, \$1,546.59.....	14,774 53
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Total expenditure.....	\$ 148,869 43
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## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1915.....	\$ 256,672 23
Amount of income as above.....	139,253 43

Total.....	\$ 395,925 66
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Amount of expenditure as above.....	\$ 148,869 43
Written off ledger assets.....	2,000 00

Balance, net ledger assets, at December 31, 1916 (\$246,301.40 less ledger liability, \$1,245.17) ..	\$ 245,056 23
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## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 40,968 97
Amount of commission thereon.....	11,266 46
Amount of losses recovered from said companies.....	25,213 08
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$20,175.03; carried out at 80 per cent.....	16,140 00
Amount of losses due and recoverable from such companies.....	6,266 85
Amount of reinsurance premiums payable to such companies.....	16,265 48

## SESSIONAL PAPER No. 8

THE HUDSON BAY—*Concluded.*

## RISKS AND PREMIUMS.

<i>Fire Risks.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 12,662,029	\$ 204,097 47
Taken during the year, new and renewed.....	18,543,976	234,051 57
Total.....	\$ 31,206,005	\$ 438,149 04
Deduct terminated.....	13,479 350	188,979 10
Gross in force at end of year.....	\$ 17,726,655	\$ 249,169 94
Deduct reinsured.....	4,297,515	46,075 18
Net in force at December 31, 1916.....	\$ 13,429,140	\$ 203,094 76

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

<i>Cities—</i>	Par value.	Book value.	Market value.
Brandon, 1939, 5 p.c.....	\$ 3,000 00	\$ 3,000 00	\$ 2,820 00
Calgary, 1929, 5 p.c.....	3,000 00	3,157 88	2,820 00
Edmonton, 1945, 4½ p.c.....	2,976 38	2,678 74	2,440 63
Fernie, 1939, 5 p.c.....	2,000 00	1,818 19	1,680 00
Kamloops, B.C., 1920 or earlier, 5 p.c.....	3,000 00	2,857 14	2,910 00
Kelowna, 1935, 5 p.c.....	3,000 00	2,727 28	2,610 00
Lethbridge, 1939, 4½ p.c.....	3,000 00	2,700 00	2,460 00
Medicine Hat, 1928, 5 p.c.....	3,000 00	3,000 00	2,760 00
Moosejaw, 1920, 4½ p.c.....	3,000 00	2,700 00	2,880 00
Nanaimo, 1950, 5 p.c.....	3,000 00	2,857 14	2,550 00
New Westminster, 1940, 5 p.c.....	5,000 00	5,000 00	4,350 00
North Vancouver, 1960, 5 p.c.....	5,000 00	5,000 00	4,200 00
Port Arthur, 1928, 5 p.c.....	3,000 00	3,000 00	2,850 00
Revelstoke, 1960, 5 p.c.....	3,000 00	2,857 14	2,460 00
Saskatoon, 1939, 5 p.c.....	3,000 00	3,000 00	2,700 00
Strathcona, 1949, 4½ p.c.....	2,000 00	1,800 00	1,600 00
Victoria, 1943, 4½ p.c.....	3,000 00	3,000 00	2,580 00
Winnipeg, 1923, 4 p.c.....	5,000 00	4,444 45	4,700 00
<i>Town—</i>			
Weyburn, 1950, 5 p.c.....	3,000 00	2,857 14	2,550 00
<i>Township or District—</i>			
Richmond, B.C., 1959, 4½ p.c.....	3,000 00	2,454 55	2,280 00
Oak Bay, B.C., 1929, 5 p.c.....	2,000 00	2,000 00	1,820 00
Total on deposit with Receiver General	\$ 65,976 38	\$ 62,909 65	\$ 58,020 63

## IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President and Managing Director—L. ROOT.

Vice-President—R. L. STALLING.

Secretary—F. E. HEYES.

Principal Office—Toronto.

(Incorporated as "Imperial Underwriters Corporation" under the authority of chap. 54 Statutes of British Columbia of 1907. Incorporated as "Imperial Underwriters Corporation of Canada" by an Act of the Parliament of Canada 3-4 George V, chap. 137. Dominion license issued August 18, 1913.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000 000 00
Amount subscribed.....	457,400 00
Amount paid thereon in cash.....	110,475 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate held by the Company.....	\$ 15,350 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	109,923 00
Book value of bonds and debentures on deposit with Receiver General (For details, see Schedule A.).....	84,157 89
Cash at head office, \$638.34; and with agents, \$1,842.27.....	2,480 61
Cash in banks, viz.:—	
Union Bank of Canada, Toronto.....	\$ 26,493 29
Bank of Montreal, Vernon, B.C.....	4,728 30
Total cash in banks.....	31,221 59
Agents' ledger balances, \$1,500; disbursements for taxes, insurance, etc., on mortgaged property, \$848.55.....	2,348 55
Total ledger assets.....	\$ 245,481 64
Deduct market value of bonds and debentures under book value.....	6,054 69
	\$ 239,426 95

## OTHER ASSETS.

Interest due, \$5,496.73; accrued, \$2,341.94.....	7,838 67
Rents due.....	132 30
Agents' balances and premiums uncollected (\$1,375.10 was on business prior to Oct. 1, 1916).....	23,723 03
Reinsurance premiums due from licensed companies.....	1,347 34
Total assets.....	\$ 272,468 29

## LIABILITIES.

Net amount of fire claims, unadjusted.....	\$ 23,144 27
Net amount of plate glass claims, unadjusted (accrued prior to 1916).....	189 00
Total net amount of unsettled claims.....	\$ 23,333 27
Reserve of unearned premiums, fire, \$82,730.13; carried out at 80 per cent.....	66,184 10
Taxes due and accrued.....	3,743 23
Total liabilities (excluding capital stock).....	\$ 93,260 60
Excess of assets over liabilities.....	\$ 179,207 69
Capital stock paid in cash.....	110,475 00
Surplus over liabilities and capital.....	\$ 68,732 69

## SESSIONAL PAPER No. 8

IMPERIAL UNDERWRITERS—*Concluded.*

## INCOME.

Gross cash received for fire premiums.....	\$ 123,085 97	
Deduct reinsurances, \$5,668.28, return premiums, \$20,459.55.....	26,127 86	
Net cash received for fire premiums.....	\$ 96,958 11	
Received for interest on investments.....	11,450 39	
Endorsement fees.....	2 00	
Total income.....	\$ 108,410 50	

## EXPENDITURE.

Net amount paid for fire claims occurring in previous years.....	\$ 4,613 88	
Amount paid for claims occurring during the year.....	\$ 42,157 57	
Deduct reinsurance.....	9 60	
Net amount paid for said claims.....	\$ 42,147 97	
Total net amount paid for claims.....	\$ 46,761 85	
Commission or brokerage.....	20,777 09	
Salaries: head office, officials \$7,123.44; auditors' fees, \$199.94; travelling expenses, officials, \$398.35.....	7,721 73	
Taxes.....	3,900 34	
Interest collected and retained by Sun Insurance Office.....	2,265 44	
Miscellaneous expenditure, viz.: Advertising, \$191.47; legal expenses, \$282.60; postage telegrams, telephones and express, \$898.30; printing and stationery, \$943.64; board fees, \$1,268.08; loan expenses, \$571.66; rents, \$50; sundries, \$108.72.....	4,314 47	
Total expenditure.....	\$ 85,740 92	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1915.....	\$ 222,812 06	
Amount of cash income.....	108,410 50	
Total.....	\$ 351,222 56	
Amount of expenditure.....	85,740 92	
Balance, net ledger assets, at December 31, 1916.....	\$ 245,481 64	

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 38,830 66
Amount of commission thereon.....	11,554 91
Amount of losses recovered from said companies.....	15,349 57

## RISKS AND PREMIUMS.

<i>Fire Risks.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 10,503,472	\$ 148,124 13
Taken during the year, new and renewed.....	16,114,339	130,671 46
Total.....	\$ 26,617,811	\$ 278,795 59
Deduct terminated.....	11,224,149	109,634 27
Gross in force at end of year.....	\$ 15,393,662	\$ 169,161 32
Deduct reinsured.....	669,850	4,264 45
Net in force at December 31, 1916.....	\$ 14,723,812	\$ 164,896 87

## SCHEDULE A.

## Bonds and debentures on deposit with Receiver General.

	Par value.	Book value.	Market value.
City of Vernon, 1932, 5 p.c.....	\$ 35,000 00	\$ 30,434 75	\$ 31,500 00
Can. Nor. Ont. Ry. deb. stock (g'teed by Dom. of Canada), 1961, 3½ p.c.....	64,726 67	53,723 14	46,603 20
Total on deposit with Receiver Gen.....	\$ 99,726 67	\$ 84,157 89	\$ 78,103 20

## INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—BENJAMIN RUSH.

Secretary—T. HOUARD WRIGHT.

Principal Office—Philadelphia, Pa.

Chief Agents in Canada—ROBERT HAMPSON AND SON, LTD.

Head Office in Canada—Montreal.

(Incorporated April 14, 1794. Commenced business in Canada, November 7, 1889.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 4,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General. (For details, see Schedule A).....\$ 372,421 00

*Other Assets in Canada.*

Cash in banks, viz.:—		
Bank of Montreal, Montreal.....	\$ 60,032 10	
Bank of Montreal, Halifax, N.S.....	6,105 86	
Total cash in banks.....		66,137 96
Interest accrued.....		3,748 08
Agents' balances and premiums uncollected, viz.:—		
Fire.....	\$ 46,350 83	
Automobile (including Fire Risk).....	3,829 76	
Inland Transportation.....	972 71	
Total.....		51,153 30
Total assets in Canada.....		\$ 493,460 94

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 24,888 44	
Net amount of automobile claims (including fire risk), unadjusted.....	1,254 40	
Net amount of automobile claims (excluding fire risk), unadjusted.....	251 72	
Total net amount of unsettled claims.....		\$ 26,394 56
Reserve of unearned premiums, viz.:—		
Fire.....	\$ 325,159 44	
Automobile (including Fire Risk).....	14,234 77	
Automobile (excluding Fire Risk).....	697 22	
Inland Transportation.....	778 01	
Total, \$340,919.44; carried out at 80 per cent.....		272,735 55
Taxes due and accrued.....		19,000 00
Total liabilities in Canada.....		\$ 318,130 11

## SESSIONAL PAPER No. 8

## INSURANCE COMPANY OF NORTH AMERICA—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.			
	Fire.	Auto- mobile (including Fire Risk).	Auto- mobile (excluding Fire Risk).	Inland Transportation.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	498,698 64	48,065 80	1,723 35	20,760 40
Less reinsurance.....	3,918 61	182 75		
Less return premiums.....	63,373 82	17,645 21	194 15	1,344 13
Total deduction.....	67,292 43	17,827 96		
Net cash received.....	431,406 21	30,237 84	1,529 20	19,416 27
Net cash received for premiums for all classes of business.....				\$ 482,559 52
Cash received for interest on investments.....				16,303 86
Total income in Canada.....				\$ 498,863 38

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.			
	Fire.	Auto- mobile (including Fire Risk).	Auto- mobile (excluding Fire Risk).	Inland Transportation.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	11,395 18	1,016 21		
Paid for claims occurring during the year.....	190,720 55	9,142 83	533 37	28,099 31
Less savings and salvage.....	35 40	238 55		
Less reinsurance.....	4,441 33		2 50	637 51
Total deduction.....	4,477 73			
Net payment for said claims.....	186,242 92	8,904 28		
Total net payment for claims.....	197,638 00	9,920 49	530 87	27,461 80
Total net payments for claims for all classes of business.....				\$ 235,551 16
Commission and brokerage: Fire, \$108,840.84; Other, \$10,455.84.....				119,296 63
Taxes: Fire, \$13,991.57; Other, \$1,420.71.....				15,412 28
Salaries, travelling expenses, officials, Fire.....				6,622 12
Salaries, fees and travelling expenses, Other: conducting business.....				1,000 00
Miscellaneous expenditure, Fire, viz.: Maps and plans, \$1,006.48; postage, telegrams, telephones and express, \$3,642.08; printing and stationery, \$3,593.48; rents, \$2,000; underwriters' boards, associations, etc., \$5,557.60; sundry, \$1,382.77; fire departments, patrol and salvage corps assessments, etc., \$327.21.....				17,509 62
Miscellaneous expenditure, Other, viz.: Inspections and surveys, \$71.70; postage, telegrams, telephones and express, \$23.37; printing and stationery, \$53.15; underwriters' boards, associations, etc., \$52.59; duty, \$123.27.....				329 08
Total expenditure in Canada.....				\$ 395,720 94

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## INSURANCE COMPANY OF NORTH AMERICA.—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....	58,234,128	623,493 37	1,179,258	30,270 38
Taken in 1916, new and renewed.....	52,502,707	521,764 94	2,012,003	50,100 69
Totals.....	110,736,835	1,145,258 31	3,191,261	80,371 07
Less ceased.....	46,219,030	493,586 67	2,007,460	51,618 77
Gross in force at end of 1916.....	64,517,805	651,671 64	1,183,801	28,752 30
Less reinsured.....	893,844	7,939 94	4,950	182 75
Net in force at end of 1916.....	63,623,961	643,731 70	1,178,851	28,569 55

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.			
	Automobile (excluding Fire Risk).		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....			49,475	1,022 00
Taken in 1916, new and renewed.....	103,745	1,723 35	10,742,796	20,596 50
Totals.....			10,792,271	21,558 50
Less ceased.....	12,700	328 90	10,641,003	20,002 48
Gross and net in force at end of 1916.....	91,045	1,394 45	151,268	1,556 02

Summary of net in force at end of 1916, Amount, \$65,045,125; Premiums \$675,251.72.

## SCHEDULE A.

Bonds and debts on deposit with Receiver General, viz.:

	Par value.	Market value.
<i>Governments—</i>		
Dominion of Canada, War Loan, 1931, 5 p.c.....	\$ 10,000 00	\$ 9,900 00
Province of Alberta, 1924, 4½ p.c.....	55,000 00	52,250 00
Province of Nova Scotia, 1922, 3 p.c.....	10,000 00	9,000 00
<i>Cities—</i>		
Montreal, 1939, 3½ p.c.....	45,000 00	36,000 00
Montreal, 1925, 4 p.c.....	28,000 00	26,040 00
Montreal, 1926, 4 p.c.....	83,000 00	77,190 00
Montreal, 1944, 4 p.c.....	27,000 00	22,950 00
Ottawa, 1928, 3½ p.c.....	30,000 00	26,100 00
Toronto, 1945, 3½ p.c.....	4,866 67	3,796 00
Toronto, 1948, 4 p.c.....	20,000 00	17,000 00
Winnipeg, 1938, 4 p.c.....	30,000 00	25,500 00
<i>School—</i>		
Winnipeg S.D., 1941, 4 p.c.....	12,000 00	9,960 00
<i>Railway—</i>		
Canadian Northern Railway 1st Mtge Cons.(g'teed by Prov. of Manitoba), 1930, 4 p.c.....	65,213 33	56,735 60
Total on deposit with Receiver General.....	\$ 420,080 00	\$ 372,421 60

## SESSIONAL PAPER No. 8

## INSURANCE COMPANY OF NORTH AMERICA—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916

## LEDGER ASSETS.

Book value of real estate.....	\$ 267,427 20
Mortgage loans on real estate, first liens.....	161,274 25
Book value of bonds and stocks owned by the company.....	18,719,034 04
Cash on hand, in banks and trust companies.....	1,931,495 19
Agents' balances and bills receivable.....	2,838,521 85
Amount recoverable for reinsurance on paid losses.....	39,508 28
Total ledger assets.....	\$23,987,260 81

## NON-LEDGER ASSETS.

Interest due and accrued.....	234,987 92
Gross assets.....	\$24,222,248 73
Deduct assets not admitted.....	429,751 91
Total admitted assets.....	\$23,792,496 82

## LIABILITIES.

Net amount of unpaid claims.....	\$ 3,082,643 00
Total unearned premiums.....	8,698,541 52
Amount reclaimed by the insured on perpetual fire policies, being 90 and 95 per cent of the premium or deposit received.....	704,483 64
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	10,000 00
Federal, state and other taxes due or accrued (estimated).....	275,000 00
Contingent fund.....	871,828 66
Confederation fund.....	1,000,000 00
Contingent commissions or other charges due or accrued.....	150,000 00
Total liabilities (not including stock).....	\$14,792,496 82
Joint stock capital paid in cash.....	4,000,000 00
Surplus over all liabilities.....	5,000,000 00
Total liabilities.....	\$23,792,496 82

## INCOME.

Net cash received for premiums other than perpetual.....	\$14,569,851 42
Deposit premiums received on perpetual risks.....	11,685 75
Received for interest and dividends.....	843,865 53
Rents.....	19,190 04
Profit on sale or maturity of bonds and stocks.....	143,723 39
Perpetual permits, transfer fees and earned deposits.....	2,765 78
Agents' balances previously charged off.....	623 23
Total income.....	\$15,591,705 14

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 7,015,469 00
Expenses of adjustment and settlement of claims.....	111,830 21
Deposit premiums returned.....	17,143 50
Paid stockholders for interest or dividends.....	600,000 00
Allowances to local agencies for miscellaneous agency expenses.....	379,496 30
Salaries, \$394,183.95; and expenses, \$152,168.48; of special and general agents.....	546,353 43
Commissions or brokerage.....	2,550,022 35
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	325,246 62
Rents.....	67,638 09
Underwriters' boards and tariff associations.....	95,214 14
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	46,123 72
Inspections and surveys.....	53,904 91
Taxes on real estate.....	4,149 35
State taxes on premiums, Insurance Department licenses and fees.....	260,052 02
All other licenses, fees and taxes.....	107,424 49
Agents' balances charged off.....	14,770 33
Gross loss on sale or maturity of real estate, bonds and stocks.....	4,551 09
Gross decrease, by adjustment, in book value of real estate and bonds.....	6,250 00
All other disbursements.....	297,824 78
Total disbursements.....	\$12,503,463 33

7 GEORGE V, A. 1917

INSURANCE COMPANY OF NORTH AMERICA.—*Concluded.*

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$1,033,843,914 00
Premiums thereon.....	10,392,563 86
Amount of fire risks terminated.....	828,255,546 00
Premiums thereon.....	8,758,111 81
Net amount of fire risks in force at December 31, 1916.....	1,356,142,783 00
Premiums thereon.....	14,255,416 55
Net amount of marine and inland risks in force at December 31, 1916.....	121,130,925 00
Premiums thereon.....	2,160,117 72

## PERPETUAL RISKS.

Amount in force, December 31, 1916.....	\$29,893,472 21
Deposit premiums.....	777,670 28

SESSIONAL PAPER No. 8

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—GUSTAVUS REMAK, JR.

Secretary—J. J. P. RODGERS.

Principal Office—Philadelphia, Pa.

Chief Agent in Canada—T. L. ARMSTRONG.

Head Office in Canada—Toronto.

(Incorporated April 18, 1794. Dominion license issued March 20, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)..... \$ 131,276 06*Other Assets in Canada.*

Cash in Royal Bank of Canada, Toronto..... 16,661 41

Interest accrued..... 2,191 04

Agents' balances and premiums uncollected: Fire, \$33,323.42; Tornado, \$44 54..... 33,367 96

Total assets in Canada..... \$ 183,496 47

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted... \$ 20,613 48

Reserve of unearned premiums: Fire, \$36,538.74; Tornado, \$394.49; total, \$36,843 23  
carried out at 80 per cent..... 69,474 58

Taxes due and accrued..... 1,500 09

Total liabilities in Canada..... \$ 91,588 06

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Gross cash received.....	138,047 87	410 34
Less reinsurance.....	2,953 50	
Less return premiums .....	39,033 86	83 29
Total deduction.....	41,987 36	
Net cash received.....	96,060 51	327 05

7 GEORGE V, A. 1917

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—Concluded.

## INCOME IN CANADA—Concluded.

Net cash received for premiums for all classes of business.....	\$ 96,387 56
Cash received for interest on investments.....	6,107 86
Total income in Canada.....	\$ 102,495 42

## EXPENDITURE IN CANADA.

<i>Fire Risks.</i>	
Amount paid for claims occurring in previous years.....	\$ 9,850 19
Amount paid for claims occurring during the year.....	51,307 43
Total net amount paid for fire claims.....	\$ 61,157 62
Net amount paid for tornado claims occurring during the year.....	177 20
Total net amount paid for all claims.....	\$ 61,334 82
Commission or brokerage.....	36,391 29
Paid for salaries, fees and all other charges of officials.....	300 00
Taxes.....	3,826 73
Miscellaneous expenditure, viz.: Maps and plans, \$12.94; printing and stationery, \$60 85; postage, telegrams, telephones and express, \$733.88; underwriters' boards, tariff associations, etc., \$1,235.28; loss expense, \$551.04.....	2,594 02
Total expenditure in Canada.....	\$ 104,446 86

## RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts.
Gross in force at end of 1915.....	15,881,187	197,664 95		
Taken in 1916, new and renewed.....	15,037,457	171,371 29	88,900	454 88
Totals.....	30,918,644	369,036 24		
Less ceased.....	15,820,161	193,344 42	17,600	89 50
Gross in force at end of 1916.....	15,098,483	175,691 82	71,300	365 38
Less reinsured.....	239,675	3,427 80		
Net in force at end of 1916.....	14,858,808	172,264 02	71,300	365 38

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

Governments—	Par value.	Market value.
Dominion of Can. War Loan, scrip cert's.....	\$ 6,000 00	\$ 5,940 00
Ontario, 1911, 4 p.c.....	5,000 00	4,350 00
Quebec, 1920, 5 p.c.....	15,000 00	15,000 00
Cities—		
Edmonton, 1943, 4½ p.c.....	2,000 00	1,660 00
Edmonton, 1944, 4½ p.c.....	3,000 00	2,460 00
Fort William, 1938, 4½ p.c.....	5,000 00	4,350 00
Ottawa, 1932, 4 p.c.....	10,000 00	9,000 00
Portage la Prairie, 1927, 5 p.c.....	2,000 00	1,860 00
Port Arthur, 1941, 4½ p.c.....	9,733 33	8,273 33
Toronto, 1948, 4 p.c.....	19,733 33	16,773 33
Vancouver (Hospital), 1944, 4 p.c.....	10,000 00	7,800 00
Victoria, 1922, 4 p.c.....	33,580 00	31,229 40
Victoria, 1961, 4 p.c.....	9,733 33	7,300 00
Winnipeg, 1918, 4 p.c.....	8,000 00	7,840 00
Winnipeg, 1924, 4 p.c.....	8,000 00	7,440 00
Total on deposit with Receiver General.....	\$ 146,779 89	\$ 131,276 06

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—CHARLES G. HAMILTON.

General Manager and Secretary—ROBT. STIRLING.

Principal Office—126 Chancery Lane, London, Eng.

Chief Agent in Canada—J. E. E. DICKSON.

Head Office in Canada—Montreal.

(Incorporated 1806. Commenced business in Canada April 1, 1899).

## CAPITAL.

Amount of joint stock capital authorized.....	\$10,375,000 00
Amount subscribed.....	7,875,000 00
Amount paid in cash.....	825,000 00
Debenture stock.....	<u>1,241,410 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A.</i> ).....	\$ 351,408 07
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*Other Assets in Canada.*

Value of real estate.....	15,931 14
Cash at head office in Canada.....	15,658 19
Cash in banks, viz.:—	
Dominion Bank, Montreal.....	\$ 66,105 26
Union Bank, Montreal.....	7,377 21
Royal Bank of Canada, Montreal.....	5,887 30
Dominion Bank, Winnipeg.....	407,311 94
Dominion Bank, Toronto.....	24,727 50
Bank of Montreal, Vancouver.....	5,972 73
Total cash in banks.....	517,351 94
Interest accrued.....	5,525 93
Agents' balances and premiums uncollected, viz.:—	
Fire (\$583.35 on business prior to Oct. 1, 1916).....	\$ 19,837 62
Accident (\$1,268.11 on business prior to Oct. 1, 1916).....	2,155 96
Burglary.....	156 17
Employers' Liability (\$2,818.11 on business prior to Oct. 1, 1916).....	5,389 58
Plate Glass.....	451 44
Sickness (\$778.32 on business prior to Oct. 1, 1916).....	1,437 30
Total.....	29,428 07
Office furniture and plans.....	10,224 47
Total assets in Canada.....	<u>\$ 975,557 81</u>

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 11,656 45
" fire claims, resisted, in suit.....	6,386 55
" accident claims, adjusted but unpaid.....	5 00
" accident claims, unadjusted.....	612 00
" employers' liability claims, adjusted but unpaid.....	330 17
" employers' liability claims, unadjusted.....	13,787 25
" sickness claims, adjusted but unpaid.....	5 00
" sickness claims, unadjusted.....	722 40
Total net amount of unsettled claims.....	<u>\$ 33,504 82</u>

7 GEORGE V. A. 1917

## THE LAW UNION AND ROCK—Continued.

## LIABILITIES IN CANADA—Concluded.

## Reserve of unearned premiums, viz.:—

Fire.....	\$ 205,435 32
Accident.....	5,031 66
Burglary.....	82 84
Employers' Liability.....	7,929 69
Plate Glass.....	563 93
Sickness.....	2,510 12
Total, \$221,603.56; carried out at 80 per cent.....	\$ 177,282 85
Taxes due and accrued.....	4,000 00
Total liabilities in Canada.....	\$ 214,787 67

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS					
	Fire.	Accident.	Burglary.	Employers' Liability.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	291,752 67	15,796 41	114 00	89,393 87	577 27	8,106 11
Less reinsurance.....	14,326 30	885 65	132 92	13,113 64		371 35
" return premiums.....	30,792 39	5,069 61	38 50	42,948 45	172 50	1,867 37
Total deduction.....	45,118 69	5,955 26	171 42	56,062 09		2,238 72
Net cash received.....	246,633 98	10,841 15	— 57 42	33,331 78	404 77	5,867 39
Net cash received for premiums for all classes of business.....						\$ 297,021 65
Received for interest.....						18,210 97
Endorsement fees.....						28 53
Total income in Canada.....						\$ 315,261 15

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.				
	Fire.	Accident.	Employers' Liability.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	7,455 42				
Less reinsurance.....	3 47				
Net payment for said claims.....	7,451 95	313 56	5,863 70		675 70
Paid for claims occurring during the year.....	124,538 36	1,785 16	12,472 76	120 07	2,126 53
Less savings and salvage.....	196 38				
" reinsurance.....	667 64	194 65	4,117 64		117 85
Total deduction.....	864 02				
Net payment for said claims.....	123,694 34	1,590 51	8,355 12		2,008 68
Total net payment for claims.....	131,140 29	1,904 07	14,218 82	120 07	2,684 38

## SESSIONAL PAPER No. 8

## THE LAW UNION AND ROCK—Continued.

## EXPENDITURE IN CANADA—Concluded.

Total net payments for claims for all classes of business	\$ 150,073 63
Commission and brokerage, fire, \$49,970.87; other, \$11,078.67	61,049 54
Taxes, fire, \$9,047; other, \$1,455.87	10,502 87
Salaries, fees and travelling expenses, fire—salaries:—Head Office, \$15,684.81; fees, auditors', \$120; travelling expenses:—officials, \$785.27; agents, \$104.65	16,694 73
Salaries, fees and travelling expenses, other:—Salaries:—Head Office, \$8,409.75; fees, auditors', \$120; travelling expenses:—officials, \$886.82; agents, \$39.25	9,455 82
Miscellaneous expenditure, fire, viz.:—Advertising, \$135 37; fire departments, patrol and salvage corps assessments, etc., \$13.74; furniture and fixtures, \$52.55; maps and plans, \$1,431.63; postage, telegrams, telephones and express, \$1,757.30; printing and stationery, \$1,906.96; rents, \$2,108.46; underwriters' boards, associations, etc., \$2,303.70; sundries, \$1,499.85; exchange, \$177.78	11,387 34
Miscellaneous expenditure, other, viz.:—Advertising, \$134.36; furniture and fixtures, \$63.75; legal expenses, \$40; postage, telegrams, telephones and express, \$944.71; printing and stationery, \$713.79; rents, \$1,749.24; underwriters' boards, associations, etc., \$261.61; sundries, \$827.55; exchange, \$11.06	4,746 07
Total expenditure in Canada	\$ 263,910 00

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS					
	Fire.			Accident.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915	18,278	37,330,183	427,481 75	1,264	3,064,124	12,251 22
Taken in 1916, new and renewed	10,870	27,193,781	293,557 69	985	3,198,289	15,811 46
Totals	29,148	64,523,964	721,039 44	2,249	6,262,413	28,062 68
Less ceased	10,659	26,204,948	298,007 07	1,062	3,437,374	17,143 71
Gross in force at end of 1916	18,489	38,319,016	423,032 37	1,187	2,774,839	10,913 97
Less reinsured		3,319,212	16,251 31		196,250	850 64
Net in force at end of 1916	18,489	34,999,804	406,781 06	1,187	2,578,589	10,063 33

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.							
	Burglary.			Employers' Liability.	Plate Glass.		Sickness.	
	No.	Amount.	Premiums.	Premiums.	No.	Premiums.	No.	Premiums.
		\$	\$ cts.	\$ cts.		\$ cts.	No.	\$ cts.
Gross in force at end 1915				19,953 37			1,330	5,189 49
Taken in 1916, new and renewed	16	76,100	337 10	87,095 32	100	1,222 19	592	7,449 48
Totals				107,048 69			1,922	12,638 97
Less ceased	4	5,500	38 50	89,071 23	15	172 50	658	7,253 73
Gross in force at end of 1916	12	70,600	298 60	17,977 47	85	1,049 69	1,264	5,385 24
Less reinsured		50,500	132 92	2,118 09				365 09
Net in force end of 1916	12	20,100	165 68	15,859 38	85	1,049 69	1,264	5,020 24

7 GEORGE V, A. 1917

THE LAW UNION AND ROCK—*Concluded.*

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

<i>Governments—</i>	Par value.	Market value.
Canada bonds, 1917/1919, 3½ p.c.....\$	48,666 67	\$ 47,693 34
Canada bonds, 1920/1925, 4½ p.c.....	36,500 00	35,495 00
Prov. of Manitoba, 1923, 5 p.c.....	24,333 34	24,090 00
Prov. of Quebec, 1937, 3 p.c.....	87,600 00	63,948 00
British War Loan, 1925/1945, 4½ p.c.....	77,217 78	74,129 07
<i>Cities—</i>		
Toronto, 1929, 3½ p.c.....	24,333 33	21,170 00
Victoria, 1936, 5 p.c.....	30,000 00	28,200 00
<i>Railways—</i>		
C.N.R. 1st mtge. deb. stk. (guaranteed by Dom. of Can), 1938, 3½ p.c.....	38,933 33	28,032 00
C.N. Alberta Ry. Co. 1st mtge. deb. stk. (guaranteed by Dom. of Can.), 1960, 3½ p.c.....	82,733 33	58,740 66
Total on deposit with Receiver General.....\$	450,317 78	\$ 381,408 07

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

# THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—EVELYN S. PARKER.

General Manager and Secretary—A. G. DENT.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—J. GARDNER THOMPSON.

Head Office in Canada—Montreal.

(Established May 21, 1836. Commenced business in Canada June 4, 1851.)

## CAPITAL.

Amount of joint stock capital authorized.....	£3,000,000 stg.	\$14,600,060 00
Amount subscribed.....	2,635,250 "	12,922,216 66
Amount paid thereon in cash.....	265,525 "	1,292,221 66

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General (For details, see  
Schedule A.).....\$ 1,240,119 20

### Other Assets in Canada.

Value of real estate held by the company, viz:—

The Company's building, St. James St., cor. Place d'Armes Square, Montreal.....	200,000 00
Loans secured by bonds and mortgages on real estate, first liens.....	1,833,100 00
Montreal Board of Trade 5 per cent 2nd mortgage bonds, 1922, par value, \$1,000, market value, \$920: carried out at market value.....	920 00
Cash at head office and branches in Canada.....	44,761 16
Cash in banks, viz:—	
Bank of Montreal, Montreal, (General).....	\$ 114,964 42
Bank of Montreal, Montreal, (Manager).....	4,060 07
Bank of Montreal, Winnipeg.....	1,908 44
Bank of Montreal, St. John, N.B.....	2,343 19

Total cash in banks.....	123,276 12
Loans on life policies.....	3,672 95
Due by reinsuring companies.....	166 01
Interest due, \$1,705; accrued, \$20,678.92.....	22,383 92
Agents' balances and premiums uncollected.....	165,517 23
Office furniture, maps, plans, etc., at Montreal office and St. John, N.B., branch offices (estimated).....	5,000 00

Total assets in Canada.....\$ 3,638,916 39

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid (\$315 accrued in previous years).....	\$ 132,987 46
Reserve of unearned premiums, \$1,094,374.24; carried out at 80 per cent.....	875,499 40
Liabilities under the life department.....	74,649 50
Due for reinsurance.....	8,843 96
Taxes due and accrued (estimated).....	7,500 00

Total liabilities in Canada.....\$ 1,097,480 32

7 GEORGE V, A. 1917

## THE LIVERPOOL AND LONDON AND GLOBE—Continued.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$1,622,036 16
Deduct reinsurances, \$49,257.54; return premiums, \$252,438.79.....	301,696 33
Net cash received for premiums.....	\$ 1,320,339 83
Received for interest on investments.....	157,703 67
Received for rents.....	8,167 98
Total income in Canada.....	\$ 1,486,211 48

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 59,082 33
Deduct savings and salvage, \$20; reinsurances, \$3,975.91.....	3,995 91
Net amount paid for said claims.....	\$ 55,086 42
Amount paid for claims occurring during the year.....	\$ 750,172 48
Deduct savings and salvage, \$918.99; reinsurances, \$35,472.37.....	86,391 36
Net amount paid for said claims.....	\$ 663,781 12
Total net amount paid for claims.....	\$ 718,867 54
Commission or brokerage.....	263,776 21
Salaries of head office officials, \$74,261.21; fees: directors, \$1,714.46; auditors, \$1,100.....	77,075 67
Taxes.....	42,140 58
Miscellaneous expenditure, viz.: Advertising, \$2,179.88; rents and light, \$13,759.18; inspections and surveys, \$8,092.45; printing and stationery, \$9,259.17; postage, telegrams, telephones and express, \$5,940.30; maps and plans, \$3,263.40; underwriters' boards and tariff associations, etc., \$14,490.64; legal expenses, \$543.33; office furniture, \$1,564.30; general expenses, \$5,616.41; fire department, etc., \$315.55; exchange, \$1,267.06.....	66,291 67
Total expenditure in Canada.....	\$ 1,173,151 67

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	92,668	\$189,075,178	\$2,224,237 89
Taken during the year, new and renewed.....	52,826	155,014,746	1,617,748 52
Total.....	145,494	\$344,089,924	3,841,986 41
Deduct terminated.....	53,285	141,602,636	1,598,673 14
Gross in force at end of year.....	92,209	\$202,397,288	\$2,243,313 27
Deduct reinsured.....		10,509,555	68,203 49
Net in force at December 31, 1916.....	92,209	\$191,887,733	\$2,175,109 78

## SCHEDULE A.

Bonds and debts, on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Dom. of Canada (C.P.R. Land Grant) stock, 1938, 3½ p.c.....	\$ 48,666 67	\$ 39,933 60
Dominion of Canada Stock, 1930/1950, 3½ p.c.....	570,616 67	439,375 09
Province of Ontario Stock, 1947, 4 p.c.....	43,666 67	41,366 67
Province of Quebec, 1934, 4 p.c.....	94,900 00	83,512 00
<i>Cities—</i>		
Edmonton, 1923, 5 p.c.....	4,866 67	4,672 00
Edmonton, 1933, 5 p.c.....	24,333 33	22,386 67
Edmonton, 1953, 5 p.c.....	19,466 67	17,130 67
Montreal stock, 1921, 4 p.c.....	40,000 00	33,400 00
Montreal, 1925, 4 p.c.....	500 00	465 00
Montreal (St. Henri), 1920, 4½ p.c.....	50,000 00	49,000 00
Montreal stock, 1927, 4 p.c.....	1,500 00	1,380 00
Ottawa, 1927, 4 p.c.....	14,600 00	13,432 00
Ottawa, 1937, 4 p.c.....	16,546 67	14,561 07
Ottawa, 1938, 4 p.c.....	4,866 67	4,282 67
Ottawa, 1940, 4 p.c.....	12,633 33	11,098 43
Sherbrooke, 1921, 4 p.c.....	30,000 00	28,500 00
Toronto, 1919, 4 p.c.....	48,666 67	43,180 00
Toronto, 1944, 4 p.c.....	146,000 00	125,560 00
Toronto, 1948, 4 p.c.....	48,666 67	41,366 67
Winnipeg, 1931, 4 p.c.....	46,500 00	40,920 00

SESSIONAL PAPER No. 8

THE LIVERPOOL AND LONDON AND GLOBE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debentures on deposit with Receiver General, *Concluded*, viz.:—

<i>Railways—</i>	Par value.	Market value.
Can. Nor. Ont Ry deb stock (g'teed by Prov. of Ontario), 1938, 3½ p.c.....	\$146,000 00	\$112,420 00
C.N.R., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.....	48,666 67	42,340 00
C.N.R., Ontario division, (g'teed by Prov. of Manitoba) 1930, 4 p.c.....	24,333 33	20,926 66
Total on deposit with Receiver General.....	<u>\$1,491,016 69</u>	<u>\$1,240,119 20</u>

(For General Business Statement, see Appendix )

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## THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President and Managing Director—J. GARDNER THOMPSON.

Vice-President and Secretary—LEWIS LAING.

Assistant Secretary—J. D. SIMPSON.

Principal Office—Montreal.

(Incorporated March 12, 1912, by an Act of Parliament of Canada, 2 George V, Chapter 114 Dominion  
license issued August 1, 1912)

## CAPITAL

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	500,000 00
Amount paid thereon in cash.....	<u>175,000 00</u>

(For List of Shareholders, see Appendix )

## ASSETS

Book value of bonds and debts (For details, see Schedule A ).....	\$ 794,602 89
Cash at head office and branches.....	27,422 37
Cash in banks, viz.:—	
Bank of Montreal, Montreal, (General).....	\$ 22,293 58
Bank of Montreal, Montreal, (Manager).....	1,848 62
Canadian Bank of Commerce, Winnipeg.....	<u>352 85</u>
Total cash in banks.....	24,495 05
Total ledger assets.....	\$ 846,610 31
Deduct market value of bonds and debts, under book value.....	<u>61,540 89</u>
	\$ 785,069 42

## OTHER ASSETS.

Interest accrued.....	4,620 72
Agents' balances and premiums uncollected (\$1,637.18 on business prior to Oct. 1, 1916)....	45,466 27
Due for reinsurance losses.....	<u>63 32</u>
Total assets.....	\$ 835,219 73

## LIABILITIES.

Total net amount of claims, unadjusted.....	\$ 19,362 01
Reserve of unearned premiums, \$213,768 27; carried out at 80 per cent.....	171,014 62
Reserve on unlicensed reinsurance, unsecured.....	42,305 29
Due and accrued for taxes (estimated).....	5,000 00
Due reinsurance.....	<u>35,855 03</u>
Total liabilities, except capital stock.....	\$ 273,536 95
Excess of assets over liabilities.....	\$ 561,682 78
Capital stock paid in cash.....	<u>175,000 00</u>
Surplus over liabilities and capital.....	\$ 386,682 78

## SESSIONAL PAPER No. 8

## THE LIVERPOOL-MANITOBA—Continued.

## INCOME.

Gross cash received for premiums.....	\$ 437,941 93
Deduct reinsurances, \$129,742.48; return premiums, \$74,649.41.....	204,391 89
Total net cash received for premiums.....	\$ 233,550 04
Received for interest on investments.....	35,252 79
Total income.....	<u>\$ 268,802 83</u>

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 29,315 25
Deduct reinsurances.....	12,485 96
Net amount paid for said claims.....	<u>\$ 16,829 29</u>
Amount paid for claims occurring during the year.....	\$ 215,925 45
Deduct reinsurances.....	92,472 73
Net amount paid for said claims.....	<u>\$ 123,452 72</u>
Total net amount paid for claims.....	\$ 140,262 01
Dividends.....	24,000 00
Paid or allowed for commission or brokerage.....	33,660 55
Paid for salaries, head office officials, \$21,199.59; fees: directors, \$559.78; auditors', \$400..	22,159 37
Paid for taxes.....	11,078 09
Miscellaneous expenditure, viz.: Advertising, \$651.59; printing and stationery, \$3,342.78; inspections and surveys, \$2,566.89; rents, \$3,665.72; postage, telegrams, telephones and express, \$2,300.23; underwriters' board fees, \$3,921.62; maps and plans, \$997.43; law charges, \$262.38; general expenses, \$1,712.79; furniture and fixtures, \$283.31; fire departments, patrol and salvage corps assessments, \$77.42; exchange, \$423.69.....	20,205 85
Total expenditure.....	<u>\$ 251,386 47</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1915.....	\$ 829,193 95
Amount of cash income as above.....	268,802 83
Total.....	<u>\$ 1,097,996 78</u>
Amount of expenditure as above.....	251,386 47
Balance net ledger assets, December 31, 1916.....	<u>\$ 846,610 31</u>

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 136,524 58
Amount of commission thereon.....	38,757 88
Amount of losses recovered from said companies.....	90,566 45
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$71,588.44; carried out at 80 per cent.....	57,270 75
Amount of losses due and recoverable from such companies.....	20,199 77
Amount of reinsurance premiums payable to such companies.....	<u>35,165 23</u>

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1915.....	25,749	\$ 46,000,048	\$ 590,873 05
Taken during the year, new and renewed.....	15,717	37,264,142	449,530 26
Total.....	41,466	\$ 83,264,190	\$1,040,393 31
Deduct terminated.....	16,621	36,483,638	466,940 93
Gross in force at end of year.....	24,845	\$ 46,780,552	\$ 573,452 38
Deduct reinsured.....		12,734,682	145,867 19
Net in force at December 31, 1916.....	<u>24,845</u>	<u>\$ 34,045,870</u>	<u>\$ 427,585 19</u>

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THE LIVERPOOL-MANITOBA—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
<i>On deposit with Receiver General—</i>			
Province of Manitoba, 1937, 4 p.c. ....	\$ 21,000 00	\$ 21,156 52	\$ 17,850 00
Montreal Commercial High School (gteed. by Prov. of Quebec) 1949, 4 p.c. ....	35,000 00	34,913 15	23,700 00
Total on deposit with Receiver General. ....	\$ 56,000 00	\$ 56,069 67	\$ 46,550 00
<i>Held by the Company.</i>			
<i>Governments—</i>			
Dominion of Canada Stock, 1930/1950, 3½ p.c.	4,866 66	4,741 50	3,747 33
Dominion of Canada War Loan, 1925, 5 p.c. . .	45,000 00	43,613 80	44,550 00
Dominion of Canada War Loan, 1931, 5 p.c. . .	15,000 00	14,564 52	14,850 00
Province of Alberta, 1923, 4½ p.c. ....	25,000 00	24,157 89	24,000 00
" Nova Scotia, 1922, 3 p.c. ....	15,000 00	14,151 07	13,500 00
" Quebec, 1937, 3 p.c. ....	10,000 00	7,672 39	7,300 00
<i>Cities—</i>			
Toronto, 1955, 4½ p.c. ....	90,000 00	82,800 00	82,800 00
Victoria, 1921, 4 p.c. ....	29,200 00	27,702 46	27,448 00
<i>Town—</i>			
Outremont, 1938, 4 p.c. ....	50,000 00	50,670 36	42,500 00
<i>Schools—</i>			
Maisonneuve, R.C., 1953, 5½ p.c. ....	25,000 00	25,000 00	23,750 00
Montreal, P.S., 1935, 4 p.c. ....	32,000 00	32,000 00	27,840 00
Notre Dame de Grace Diss., 1951, 5 p.c. ....	15,000 00	15,584 30	13,500 00
Côte La Visitation, Que., R.C., 1951, 5½ p.c. . .	13,000 00	14,221 09	12,610 00
Westmount (St. Leo) R.C., 1950, 5 p.c. ....	15,000 00	15,684 12	14,700 00
<i>Railways—</i>			
Grand Trunk perp. cons. deb. stock, 4 p.c. . .	111,933 33	100,487 88	80,592 00
Quebec, Montmorency and Charlevoix Ry., 1st mtge. 1923, 5 p.c. ....	25,000 00	25,064 93	22,000 00
Winnipeg Electric, 1st ref. mtge. S.F., 1935, 5 p.c. ....	10,000 00	10,504 00	9,500 00
<i>Miscellaneous—</i>			
Can. Perna. Mtge. Corp., 1918, 4½ p.c. ....	25,000 00	25,000 00	25,000 00
Fidelity Trusts Co. of Ont., 1919, 4½ p.c. ....	10,000 00	10,000 00	10,000 00
Fidelity Trusts Co. of Ont., 1920, 4½ p.c. ....	5,000 00	5,000 00	5,000 00
London and Western Trust Co., Ltd., 1921, 5 p.c. ....	25,000 00	25,000 00	25,000 00
Montreal Light, Heat and Power, Lachine S.F., 1933, 5 p.c. ....	79,000 00	79,824 20	77,430 00
Montreal Water and Power Co., Lachine S.F., prior lien, 1932, 4½ p.c. ....	31,633 33	30,699 07	27,204 67
New Brunswick Cold Storage Co. (gteed. by Prov. of New Brunswick), 1947, 4 p.c. ....	9,000 00	8,886 30	7,290 00
Ontario Loan and Debenture Co., 1917, 4½ p.c.	20,000 00	20,000 00	20,000 00
Shawinigan Water and Power Co., cons. 1st mtge., 1934, 5 p.c. ....	25,000 00	25,593 34	24,500 00
Total par, book and market values..	\$ 816,633 32	\$ 794,692 89	\$ 733,152 00

SESSIONAL PAPER No. 8

## THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Governor—COLIN F. CAMPBELL.

Manager Fire Dept.—JAMES CLUNES.

Principal Office—No. 7, Royal Exchange, London, E.C., England.

Joint Chief Agents in Canada—W. KENNEDY and W. B. COLLEY.

Head Office in Canada—Montreal.

(Incorporated June 22, 1720. Commenced business in Canada, March 1, 1862.)

## CAPITAL.

Amount of capital authorized.....	\$ 9,733,333 33
Amount subscribed.....	4,363,210 00
Amount paid thereon in cash.....	<u>2,181,605 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

<i>Governments—</i>	Par value.	Market value.
Dom. of Canada Stock, 1940/60, 4 p.c.....	\$ 48,666 67	\$ 40,880 00
Prov. of Manitoba, 1950, 4 p.c.....	42,583 33	34,492 50
<i>City—</i>		
Montreal Stock, 1921, 4 p.c.....	167,000 00	160,320 00
<i>Railway—</i>		
Can. Nor. Ont. Ry., 1st mtge. deb. stk., (gted. by Dom. of Can.), 1961, 3½ p.c.....	48,666 67	35,040 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1920, 4½ p.c.....	24,333 33	24,333 33
Total on deposit with Receiver General.....	<u>\$ 331,250 00</u>	<u>\$ 295,065 83</u>

Carried out at market value.....\$ 295,065 83

*Other Assets in Canada.*

Cash at head office in Canada.....	4,314 35
Cash in banks, viz.:—	
Union Bank of Canada, Montreal.....	\$ 16,578 69
Canadian Bank of Commerce, Victoria.....	\$ 8,153 09
Less payments chargeable against same.....	7,425 95
Canadian Bank of Commerce, Victoria (net).....	<u>732 24</u>
Net cash in banks.....	17,310 93
Agents' balances and premiums uncollected (\$4,371.30 was on business prior to October 1, 1916).....	46,451 32
Office furniture and plans.....	5,000 00
Total assets in Canada.....	<u>\$ 368,142 43</u>

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid.....	\$ 18,467 09
Reserve of unearned premiums, 252,441 20; carried out at 80 per cent.....	201,952 96
Taxes due and accrued.....	11,915 54
Total liabilities in Canada.....	<u>\$ 232,335 50</u>

7 GEORGE V, A. 1917

THE LONDON ASSURANCE—*Concluded.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 365,463 75
Deduct reinsurances, \$13,464.53; return premiums, \$41,191.63.....	54,656 16
Net cash received for premiums.....	\$ 310,807 59
Interest on deposit with Receiver General paid direct to head office, England.....	13,128 33
Total income in Canada.....	<u>\$ 323,935 92</u>

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 16,519 52
Amount paid for claims occurring during the year.....	\$ 114,980 62
Deduct savings, salvage and reinsurance.....	261 57
Net amount paid for said claims.....	<u>\$ 114,719 05</u>
Total net amount paid for claims.....	\$ 131,238 57
Paid for commission or brokerage.....	60,073 96
Salaries.....	24,393 36
Paid for taxes.....	11,028 62
Miscellaneous expenditure, viz.:—Advertising, \$458.83; office expenses, \$1,422.29; travelling \$4,224.45; maps and plans, \$514.78; postage, telegrams, telephones and express, \$2,495.43; printing and stationery, \$2,604.20; rents, \$3,555.78; underwriters' boards, tariff associations, etc., \$3,679.38.....	18,955 12
Total expenditure in Canada.....	<u>\$ 245,689 53</u>

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 45,612 611	\$ 506,550 20
Taken during the year, new and renewed.....	33,317,443	359,876 71
Total.....	<u>\$ 78,930,054</u>	<u>\$ 866,426 91</u>
Deduct terminated.....	32,217,993	352,273 46
Gross in force at end of year.....	\$ 46,712,061	\$ 514,153 45
Deduct reinsured.....	1,470,438	15,767 54
Net in force at December 31, 1916.....	<u>\$ 45,241,623</u>	<u>\$ 498,385 91</u>

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

General Manager—HERBERT C. THISELTON.

Secretary—DAVID HERON, M.A., D. Sc.

Principal Office—London, Eng.

Chief Agent for Canada—GEORGE WEIR.

Head Office in Canada—Toronto.

(Established A.D. 1867. Commenced business in Canada July, 1880.)

## CAPITAL.

Amount of joint stock authorized.....	£ 250,000	\$ 1,216,666 67
Amount subscribed.....	194,763	947,846 60
Amount paid in cash.....	119,763	582,846 60

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A.</i> ).....	\$ 412,240 75
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*Other Assets in Canada.*

Market value of bonds on deposit with New Brunswick Government ( <i>For details, see Schedule B.</i> ).....	7,200 00
Market value of \$25,000 Dominion of Canada War Loan, 1925, 5 p.c. ( <i>Held by Company</i> )....	24,750 00
Cash at head office in Canada.....	4,932 70
Cash on deposit with Province of Manitoba (Workmen's Compensation).....	5,000 00
Cash in banks, viz.:—	
Bank of Nova Scotia, Toronto.....	\$ 24,767 19
Canadian Bank of Commerce, Toronto.....	23,353 22
Total cash in banks.....	48,120 41
Office furniture, \$3,000; plans, \$3,000.....	6,000 00
Agents' balances and premiums uncollected, viz.:—	
Fire (\$421.39 on business prior to Oct. 1, 1916).....	\$ 39,993 96
Accident (\$4,153.26 on business prior to Oct. 1, 1916).....	13,324 95
Automobile, including Fire Risk, (\$20.70 on business prior to Oct. 1, 1916).....	1,150 48
Automobile, excluding Fire Risk, (\$19.87 on business prior to Oct. 1, 1916).....	2,954 56
Employers' Liability (\$6,054.59 on business prior to Oct. 1, 1916).....	32,864 54
Guarantee (\$28,748.39 on business prior to Oct. 1, 1916).....	54,682 71
Sickness (\$907.36 on business prior to Oct. 1, 1916).....	7,169 97
Total.....	152,141 17
Total assets in Canada.....	\$ 660,405 03

## LIABILITIES IN CANADA.

Unsettled claims, viz.:—	
Fire, unadjusted.....	\$ 9,100 48
Accident, unadjusted (\$1,435 accrued in previous years).....	17,610 00
Automobile (including Fire Risk), unadjusted.....	425 00
Automobile (excluding Fire Risk), unadjusted.....	2,375 00
Employers' Liability, unadjusted (\$15,600 accrued in previous years).....	75,235 00
Guarantee, unadjusted.....	24,441 00
Guarantee, resisted in suit (\$7,500 accrued in previous years).....	25,000 00
Sickness, unadjusted.....	3,495 00
Total net amount of unsettled claims.....	\$ 157,690 48

7 GEORGE V, A. 1917

## THE LONDON GUARANTEE AND ACCIDENT—Continued.

## LIABILITIES IN CANADA—Concluded.

## Reserve of unearned premiums:—

Fire.....	\$ 70,637 46
Accident.....	55,604 89
Automobile (including Fire Risk).....	2,549 88
Automobile (excluding Fire Risk).....	15,412 06
Employers' Liability.....	39,932 57
Guarantee.....	89,609 24
Sickness.....	11,913 68

Total, \$285,659.78; carried out at 80 per cent.....	\$ 228,527 82
Salaries, rent, etc., due and accrued.....	3,238 92
Taxes due and accrued.....	8,268 47
Reinsurance premiums due.....	641 39

Total liabilities in Canada.....\$ 398,367 08

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.							
	Fire.	Accident.	Automobile. (including Fire Risk)	Automobile. (excluding Fire Risk)	Burg- lary.	Em- ployers' Liability.	Guaran- tee.	Sick- ness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	66,268 70	130,213 94	9,906 86	32,645 27	30 00	224,599 58	138,351 21	25,673 65
Less reinsurance.....	206 37	2,927 86	4,431 66	11 25		33 00	10,752 35	205 75
Less return premiums	11,523 36	1,826 30	684 06	2,204 36	30 00	5,190 12	6,177 16	489 26
Total deduction.....	11,734 73	4,754 16	5,115 72	2,215 61		5,223 12	16,929 51	695 01
Net cash received..	54,533 97	125,459 78	4,881 14	30,429 66		219,376 46	121,421 70	24,978 64

Net cash received for premiums for all classes of business.....	\$ 581,081 35
Cash received for rents.....	531 36

Total income in Canada.....\$ 581,612 71

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.						
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Employers' Liability.	Guarantee.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years....		11,852 77		1,294 39	48,259 06	1,327 10	6,152 33
Paid for claims oc- curring during the year.....	11,976 64	43,591 04	1,483 38	4,910 76	90,405 67	14,003 01	9,576 00
Less savings and sal- vage.....	20 83						
Less reinsurances....		1,361 55				8,559 30	58 93
Net payment for said claims.....		42,229 49				5,413 71	9,517 07
Total net payment for claims.....	11,955 81	54,082 26	1,483 38	6,205 15	138,664 73	6,740 81	15,609 40

Total net payments for claims for all classes of business.....\$ 234,801 54

SESSIONAL PAPER No. 8

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*EXPENDITURE IN CANADA—*Concluded.*

Commission and brokerage: Fire, \$12,664.83; Other, \$127,143.39.....	\$	139,808 22
Taxes: Fire, \$883.23; Other, \$24,534.32.....		25,417 55
Salaries, fees and travelling expenses, Fire: Salaries, head office, \$5,350.96; travelling expenses, officials, \$834.75.....		6,185 71
Salaries, fees and travelling expenses; Other: Salaries, head office, \$56,425.48; auditors' fees, \$600; travelling expenses, officials, \$9,059.78.....		66,085 26
Miscellaneous expenditure: Fire, viz.: Advertising, \$48.75; maps and plans, \$2,725.90; postage, telegrams, telephones and express, \$151.27; printing and stationery, \$1,239.26; rents, \$589; underwriters' boards and associations, \$521.09; sundries, \$688.87.....		5,964 14
Miscellaneous expenditure: Other, viz.: Advertising, \$1,083.24; legal expenses, \$617.29; postage, telegrams, telephones and express, \$3,656.59; printing and stationery, \$4,737.40; rents, \$6,734.01; sundries, \$9,108.18.....		25,936 71
Total expenditure in Canada.....	\$	<u>504,199 13</u>



## SESSIONAL PAPER No. 8

**THE LONDON GUARANTEE AND ACCIDENT—Concluded.**  
**SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.**

Risks and Premiums.	CLASS OF BUSINESS.			
	Guarantee.		Sickness.	
	No.	Amount.	Premiums.	Premiums.
		\$	\$ cts.	\$ cts.
Gross in force at end of 1915.....	5,053	34,266,264	165,234 11	28,326 74
Taken in 1916, new and renewed.....	3,888	37,023,497	153,020 94	26,064 26
Totals.....	8,941	71,289,761	318,255 05	54,391 00
Less ceased.....	5,047	33,633,764	144,125 39	30,298 54
Gross in force at end of 1916.....	3,894	37,655,997	174,129 66	24,092 46
Less reinsured.....		2,120,450	10,501 54	265 10
Net in force at end of 1916.....	3,894	35,535,547	163,628 12	23,827 36

## SCHEDULE A.

Bonds and debts on deposit with Receiver General, viz.:—

Cities—	Par value.	Market value.
Fort William, 1935, 4½ p.c.....	\$ 7,300 00	\$ 6,424 00
Fort William, 1940, 4½ p.c.....	12,166 66	10,463 33
Moosejaw, 1932, 4½ p.c.....	1,460 00	1,299 40
Moosejaw, 1953, 5 p.c.....	26,280 00	23,359 20
New Westminster, 1932, 4½ p.c.....	486 67	413 67
New Westminster, 1941, 4½ p.c.....	1,460 00	1,182 60
New Westminster, 1961, 4½ p.c.....	1,946 67	1,498 94
New Westminster, 1962, 4½ p.c.....	25,306 66	19,486 13
New Westminster, 1943, 5 p.c.....	5,840 00	5,060 80
New Westminster, 1962, 5 p.c.....	5,840 00	4,905 60
New Westminster, 1963, 5 p.c.....	12,653 33	10,628 80
Regina, 1943/1963, 5 p.c.....	48,666 67	43,800 00
Saskatoon, 1941/1961, 5 p.c.....	48,666 67	42,340 00
<b>Municipalities or Districts—</b>		
Greater Winnipeg, W. Dist., 1954, 4½ p.c.....	47,206 67	40,597 74
Point Grey, 1960, 4½ p.c.....	12,166 67	9,363 34
Point Grey, 1961, 4½ p.c.....	12,166 67	9,363 34
Point Grey, 1953, 5 p.c.....	9,246 67	7,859 67
Point Grey, 1961, 5 p.c.....	37,473 33	31,852 33
Point Grey, 1962, 5 p.c.....	50,613 33	42,515 20
South Vancouver, 1961, 4 p.c.....	24,333 33	17,033 33
South Vancouver, 1962, 5 p.c.....	97,333 33	82,733 33
Total on deposit with Receiver General.....	<u>\$ 488,613 33</u>	<u>\$ 412,240 75</u>

## SCHEDULE B.

Bonds on deposit with New Brunswick Government, viz.:—

Prov. of New Brunswick, 1941, 3 p.c.....	\$ 9,500 00	\$ 6,840 00
Prov. of New Brunswick, 1942, 3 p.c.....	500 00	360 00
Total on deposit with New Brunswick Government.....	<u>\$10,000 00</u>	<u>\$ 7,200 00</u>

(For General Business Statement, See Appendix.)

7 GEORGE V, A. 1917

# LONDON AND LANCASHIRE FIRE INSURANCE COMPANY. LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—JOHN H. CLAYTON.

General Manager and Secretary—F. W. P. RUTTER.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—ALFRED WRIGHT.

Head Office in Canada—Toronto.

(Established December 10, 1861. Commenced business in Canada, April, 1880.)

## CAPITAL.

Amount of joint stock capital authorized.....£	3,000,000.....	\$14,600,000 00
Amount subscribed.....	2,641,250.....	12,854,083 33
Amount paid thereon in cash.....	264,125.....	1,285,408 33

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$	612,528 24
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### *Other Assets in Canada.*

Market value of bonds and debentures deposited with Trusts and G'tee Co., Ltd. ( <i>For details, see Schedule B.</i> ).....		64,900 00
Cash at head office in Canada.....		2,554 54
Cash in banks: viz:—		
Dominion Bank, Toronto.....	\$	46,836 16
Dominion Bank, Winnipeg.....		31,690 33
Bank of British North America, Montreal.....		44,633 59
Royal Bank of Canada, Vancouver.....		35,377 42
Total cash in banks.....		158,637 50
Interest accrued.....		4,089 24
Agents' balances and premiums uncollected (\$19,690.61 on business issued prior to October 1, 1916).....		113,197 69
Total assets in Canada.....	\$	955,907 21

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted.....	\$	119,613 63
Reserve of unearned premiums, \$560,671.09; carried out at 80 per cent.....		448,536 87
Taxes due and accrued.....		9,000 00
Total liabilities in Canada.....	\$	577,150 50

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	860,589 56
Deduct reinsurance, \$42,537.18; return premiums, \$101,206.02.....		143,743 20
Net cash received for premiums.....	\$	716,846 36
Cash received for interest on investments.....		35,313 13
Endorsement fees.....		80 91
Total income in Canada.....	\$	752,240 40

## SESSIONAL PAPER No. 8

## LONDON AND LANCASHIRE—Continued.

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 46,044 76	
Amount paid for claims occurring during the year.....	\$ 327,790 60	
Deduct reinsurances.....	16,902 70	
Net amount paid for said claims.....	\$ 310,887 90	
Total net amount paid for claims.....	\$	356,932 66
Commission or brokerage.....		141,960 86
Paid for salaries: head office officials, \$26,959.43; agents, \$19,185.43.....		46,144 91
Taxes.....		22,864 49
Miscellaneous expenditure, viz.:—Advertising, \$2,986.61; rent, \$5,392.78; maps and plans, \$932.89; inspections and surveys, \$2,520; postage, telegrams, telephones and express, \$3,218.67; underwriters' associations, \$8,053.80; office expenses, \$4,409.39; sundries, \$427.77; legal expenses, \$77.17; office furniture and fixtures, \$454.89; stationery and printing, \$4,372.60.....		32,846 57
Total expenditure in Canada.....	\$	600,749 49

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross in force at end of 1915.....	51,545	\$100,694,680	\$1,146,691 74
Taken during 1916, new and renewed.....	28,675	89,037,938	873,427 48
Total.....	80,220	\$189,732,618	\$2,020,119 22
Deduct terminated.....	27,629	83,273,310	866,795 60
Gross in force at end of 1916.....	52,591	\$106,459,308	\$1,153,323 62
Deduct reinsured.....		5,750,270	43,845 32
Net in force at December 31, 1916.....	52,591	\$100,709,038	\$1,109,478 30

## SCHEDULE A.

## Bonds and debentures on deposit with Receiver General:—

Government—	Par value.	Market value.
Dominion of Canada stock, 1938, 3 p.c.....	\$ 29,200 00	\$ 21,608 00
Dominion of Canada War Loan, 1925, 5 p.c.....	30,000 00	29,700 00
Province of Alberta, 1923, 4½ p.c.....	25,000 00	24,000 00
Province of Manitoba, 1947, 4 p.c.....	26,280 00	21,549 60
Niagara Falls Park (g'teed by the Prov. of Ontario), 1927, 4 p.c.....	49,333 33	45,386 66
Province of Ontario stock, 1947, 4 p.c.....	29,200 00	24,820 00
Province of Saskatchewan, 1919, 4½ p.c.....	24,333 33	23,846 66
British Government local loans, 1912, or later, 3 p.c.....	26,766 67	16,060 00
Guaranteed Stock (Irish Land Act), 1939, or later, 3 p.c.....	34,066 67	19,758 65
Cape of Good Hope, 1917, 4 p.c.....	24,333 33	23,846 66
Cities—		
Calgary, 1932, 4½ p.c.....	4,866 67	4,232 67
Calgary, 1942, 4½ p.c.....	19,466 67	16,352 00
Columbia (now Grand Forks, B.C.) 1920, 6 p.c.....	3,000 00	2,940 00
Edmonton, 1919, 4½ p.c.....	742 96	720 67
Edmonton, 1920, 4½ p.c.....	1,727 08	1,658 00
Grand Forks, B.C., 1918, 6 p.c.....	11,000 00	10,890 00
Grand Forks, B.C., 1917, 7 p.c.....	14,000 00	14,000 00
Guelph, 1935, 4½ p.c.....	10,000 00	9,200 00
Toronto, 1929, 3½ p.c.....	24,333 33	21,170 00
Toronto, 1944, 3½ p.c.....	24,333 33	18,960 00
Toronto, 1921, 4 p.c.....	4,866 67	4,720 67
Toronto, 1948, 4½ p.c.....	24,333 33	22,630 00
Toronto (North Toronto), 1935 to 1942, 4½ p.c.....	20,246 58	18,829 32
Vancouver, 1948, 4 p.c.....	4,866 67	3,608 67
Winnipeg, 1940, 4 p.c.....	14,600 00	12,264 00
School—		
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.....	68,133 34	55,869 34

7 GEORGE V, A. 1917

LONDON AND LANCASHIRE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debentures on deposit with Receiver General—*Concluded.*—

<i>Railways—</i>	Par value.	Market value.
C.N.R. 1st mortgage deb. stock (g'teed by Dominion of Canada), 1938, 3½ p.c.....	\$ 38,933 33	\$ 28,032 00
Can. Nor. Alberta Ry. 1st mortgage deb. stock (g'teed by the Dominion of Canada), 1960, 3½ p.c.....	58,400 00	41,464 00
Can. Nor. Pacific Ry. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1950, 4 p.c.....	38,933 34	28,810 67
Pacific and Great Eastern Ry. Co. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1942, 4½ p.c..	24,333 33	20,440 00
<i>Miscellaneous—</i>		
Canada Permanent Mortgage Corp., 1919, 4½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	<u>\$ 734,629 96</u>	<u>\$ 612,528 16</u>

## SCHEDULE B.

Bonds and debentures deposited with Trusts and Guarantee Co., Ltd.:—

Dominion of Can. War Loan, 1925, 5 p.c.....	\$ 10,000 00	\$ 9,900 00
Colonial Loan and Investment Co., 1919, 4½ p.c.....	25,000 00	25,000 00
Dominion Permanent Loan Co., on demand, 5 p.c.....	10,000 00	10,000 00
Standard Reliance Mortgage Corp., 1918, 5 p.c.....	20,000 00	20,000 00
Total par and market values.....	<u>\$ 65,000 00</u>	<u>\$ 64,900 00</u>

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—A. E. C. CARSON.

Vice-President—R. HOME SMITH.

Managing Director—F. D. WILLIAMS.

Secretary—A. V. STAMPER.

Principal Office—Toronto, Ont.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being cap. 52 of the Consolidated Statutes of Upper Canada; amended in 1863 by 27 Vic., cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., cap. 40; amended in 1899 by 62-63 Vic., cap. 118; amended in 1901 by 1 Edward VII, cap. 103. Organized and commenced business in Canada, 1859.)

## CAPITAL.

Amount of capital authorized.....	\$ 500,000 00
Amount subscribed.....	100,000 00
Amount paid thereon in cash.....	17,500 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate (less encumbrances) held by company.....	\$ 117,874 71
Loans secured by way of mortgages on real estate, first liens.....	17,277 50
Loans secured by bonds, stocks or other marketable collateral (For details, see Schedule A.).....	1,200 00
Book value of bonds and debts. (For details, see Schedule B.).....	162,298 69
Book value of stocks (For details, see Schedule C.).....	47,100 00
Cash at head office and branch.....	16,639 65
Cash in banks:—	
Union Bank of Canada, Toronto.....	\$ 6,497 97
Merchants Bank of Canada, Toronto, savings account.....	6,439 86
Merchants Bank of Canada, Toronto, current account.....	15,491 61
Royal Bank of Canada, Toronto.....	5,018 75
Royal Bank of Canada, Montreal.....	105 76
Total cash in banks.....	33,553 95
Total ledger assets.....	\$ 395,944 50
Deduct market value of bonds, debentures and stocks under book value.....	3,760 00
	\$ 392,194 50

## OTHER ASSETS.

Interest accrued.....	2,250 69
Rents due.....	240 00
Agents' balances and premiums uncollected (\$557.56 on business prior to Oct. 1, 1916).....	58,239 47
Office furniture and plans.....	11,500 00
Reinsurance claims.....	2,942 17
Unassessed premium notes on hand on which policies are issued.....	247,491 93
Total assets.....	\$ 714,858 76
Deduct unassessed premium notes which are admitted as contingent assets available if required for payment of claims, \$247,491.93; Canada Hail Insurance Co. stock, \$2,250..	249,741 93
Balance, net admitted assets.....	\$ 465,116 83

7 GEORGE V, A. 1917

## THE LONDON MUTUAL—Continued.

## LIABILITIES.

Net amount of claims, unadjusted.....	\$ 13,945 48
Reserve of unearned premiums, \$340,415.56; carried out at 80 per cent. (Based upon the cash premiums and the portion of the premium notes assessed).....	272,332 45
Due and accrued for salaries, rents, etc.....	4,051 06
Reinsurance premiums, due.....	41,461 21
Taxes due and accrued.....	5,048 00
Interest accruing on mortgage on building.....	853 12
Suspense account.....	22 00

Total liabilities in Canada.....\$ 337,713 32

Excess of assets over liabilities.....\$ 127,403 51

Capital stock paid in cash.....17,500 00

Surplus over liabilities and capital.....\$ 109,903 51

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 668,488 58	\$ 67 25
Deduct reinsurances, \$150,518.37; and return premiums, \$90,512.15.....	271,030 52	
Net cash received for premiums.....	\$ 397,458 06	\$ 67 25

Total net cash received for premiums in all countries.....\$ 397,525 31

Received for interest on investments and dividends.....14,377 02

Profit on securities.....1,007 39

Transfer fees.....183 50

Total income.....\$ 413,093 22

## EXPENDITURE.

	In Canada.
Amount paid for claims occurring in previous years.....	\$ 13,734 57
Deduct reinsurances.....	3,529 84
Net amount paid for said claims.....	\$ 10,204 73
Amount paid for claims occurring during the year.....	\$ 324,842 50
Deduct savings and salvage, \$1,082.47; and reinsurances, \$54,599.62.....	55,682 09
Net amount paid for said claims.....	\$ 269,160 41
Total net amount paid for claims.....	\$ 279,365 14
Commission or brokerage.....	58,954 69
Paid for: Salaries of H. O. officials \$42,952.98; general and special agents, \$6,658.79; directors' fees, \$2,100; auditors' fees, \$856.20; travelling expenses, officials, \$1,323.30..	53,801 27
Taxes.....	16,493 81
Miscellaneous expenditure, viz.: Advertising, \$4,184.43; furniture and fixtures, \$174.75; inspections and surveys, \$4,654; legal fees, \$1,037.19; office expenses, \$1,276.05; postage, telegrams, telephones and express, \$1,213.23; printing and stationery, \$4,652.13; rents, \$4,565.60; bank exchange and discount, \$405.19; bonus to agents, \$5,296.92; agents' bonds, \$671.05; maps and plans, \$123.42; agents balances written off, \$2,465; sundries, \$1,944.36; expense of building, \$1,243.25.....	36,903 47
Total expenditure.....	\$ 445,613 38

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT  
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 204,167 65
Amount of commission thereon.....	51,041 91
Amount of losses recovered from said companies.....	54,488 78
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$166,713.13: carried out at 80 per cent.....	133,370 50
Amount of losses due and recoverable from such companies.....	4,409 33
Amount of reinsurance premiums payable to such companies.....	40,674 36

## SESSIONAL PAPER No. 8

## THE LONDON MUTUAL—Continued.

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1915.....	\$	458,464 54
Amount of cash income as above.....		413,093 22
Total.....	\$	871,497 76
Amount of expenditure as above.....	\$	445,613 33
Amount written off ledger assets.....		29,939 88
Total.....		475,553 26
Balance, net ledger assets, at December 31, 1916.....	\$	395,944 50

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.					
	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	104,354,080	1,033,220 67	302,615	2,976 27	104,656,695	1,036,196 94
Taken in 1916, new and renewed.....	70,707,648	670,194 06			70,707,648	670,194 06
Totals.....	175,061,728	1,703,414 73			175,364,343	1,706,391 00
Less ceased.....	71,248,321	705,091 30	302,615	2,976 27	71,550,936	708,067 57
Gross in force at end of 1916.	103,813,407	998,323 43			103,813,407	998,323 43
Less reinsured.....	40,341,708	333,909 94			40,341,708	333,909 94
Net in force at end of 1916.	63,471,699	664,413 49			63,471,699	664,413 49

## SCHEDULE A.

Loans secured by bonds, stock or other marketable collateral, viz.:—

	Par value.	Amount Loaned.
98 shares Sovereign Fire Ins. Co. stock.....	\$ 3,920 00	\$ 1,200 00

## SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

City—	Par value.	Book and Market value.
Victoria, 1952, 4 p.c.....	\$ 6,000 00	\$ 4,620 00
Towns—		
Dauphin, Man., 1925, 5 p.c.....	8,000 00	7,360 00
Springhill, N.S., 1933, 4 p.c.....	24,000 00	19,680 00
Miscellaneous—		
Canada Permanent Mortgage Corp., 1920, 5 p.c.....	7,500 00	7,500 00
Huron and Erie Mortgage Corp., 1919, 4½ p.c.....	8,000 00	8,000 00
Ontario Loan and Debenture Co., 1919, 4 p.c.....	8,000 00	8,000 00
Total on deposit with Receiver General.....	\$ 61,500 00	\$ 55,160 00

7 GEORGE V, A. 1917

THE LONDON MUTUAL—*Concluded.*SCHEDULE B—*Concluded.*Bonds and debentures owned by the Company—*Concluded, viz.:*—  
*Held by Company.*

	Par value.	Book and Market value.
<i>Cities—</i>		
Nanaimo, 1950, 5 p.c.....	\$ 5,000 00	\$ 4,250 00
Nelson, 1928, 5 p.c.....	10,000 00	9,000 00
Nelson (Street Ry.), 1930, 5 p.c.....	4,500 00	4,005 00
Revelstoke, 1960, 5 p.c.....	5,000 00	4,100 00
<i>Towns—</i>		
Hawkesbury, 1920 to 1929, 6 p.c.....	3,850 12	3,965 62
Kincardine, 1938, 5 p.c.....	3,000 00	2,820 00
North Battleford, 1917, 5 p.c.....	1,047 86	1,027 40
<i>Miscellaneous—</i>		
Canada Permanent Mortgage Corp., 1920, 4 p.c.....	12,500 00	12,500 00
City Central Real Estate Co., (Cum. Income bonds), 1946, 6 p.c.....	11,612 50	5,806 25
Interurban Electric Co., Ltd., prior lien, 1914, 5 p.c.....	12,500 00	6,250 00
Lewis Building Co., consolidated m't'ge, 1952, 5 p.c.....	12,000 00	9,960 00
Mexican Northern Power Co., 1st m't'ge, 1939, 5 p.c.....	10,000 00	1,900 00
Mississippi River Power Co., 1st m't'ge, 1951, 5 p.c.....	10,000 00	7,600 00
National Brick Co., of Laprairie, Que., Ltd., 1st m't'ge, 1951, 6 p.c.....	6,000 00	3,060 00
Ontario and Manitoba Flour Mills, Ltd., 1st m't'ge, 1930, 6 p.c.....	5,000 00	4,800 00
St. Maurice Valley Cotton Mills Co., Ltd., 1st m't'ge, 1952, 6 p.c.....	10,000 00	7,400 00
Canadian Northern Western Railway, 1st m't'ge deb. stk., (g'teed by Province of Alberta), 1942, 4½ p.c.....	22,255 27	18,694 42
Total par, book and market values.....	<u>\$ 205,765 75</u>	<u>\$ 162,298 69</u>

## SCHEDULE C.

Stocks owned by the company, viz.:—

	Par value.	Book value.	Market value.
300 shares International Assets, Limited.....	\$ 7,500 00	\$ 3,750 00	\$ .....
1,400 shares Canada Hail Ins. Co., 50 p.c. paid	140,000 00	42,000 00	42,000 00
50 shares Wabasso Cotton Co. (Common).....	5,000 00	1,350 00	1,350 00
Total par, book and market values..	<u>\$ 152,500 00</u>	<u>\$ 47,100 00</u>	<u>\$ 43,350 00</u>

SESSIONAL PAPER No. 8

## \*THE MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—ROBERT BARING.

Principal Office—20 Old Broad Street, London, England.

Chief Agents in Canada—Messrs. REED, SHAW and McNAUGHT.

Head Office in Canada—Toronto.

(Established July 30, 1836, and incorporated in January, 1881. Commenced business in Canada December 14, 1896.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 1,000,000 00
Amount paid thereon in cash.....	600,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Ontario, 1941, 4 p.c.....	\$ 27,000 00	\$ 23,490 00
British War Loan Stock, 1925/1945, 4½ p.c.....	81,111 11	77,866 67
Canadian Northern Railway (Ont. Div.), 1st m't'ge, (g'teed by Province of Manitoba), 1930, 4 p.c.....	4,866 67	4,185 34

Total on deposit with Receiver General.....	\$ 112,977 78	\$ 105,542 01
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Carried out at market value.....	\$ 105,542 01
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*Other Assets in Canada.*

Cash in Royal Bank of Canada, Toronto.....	23,177 89
Agents' balances and premiums uncollected, viz.:—	
Automobile (including Fire Risk).....	\$ 3,089 11
Inland Transportation.....	2,919 96
Total.....	6,909 07
Total assets in Canada.....	\$ 135,628 97

## LIABILITIES IN CANADA.

Net amount of automobile (including Fire Risk) claims, unadjusted.....	\$ 3,900 00
Reserve of unearned premiums: automobile (including Fire Risk), \$29,021.71; carried out at 50 per cent.....	23,217 37
Total liabilities in Canada.....	\$ 27,117 37

\*This company was licensed on Sept. 4, 1913, to transact the business of Fire Insurance in addition to the business of Automobile and Inland Transportation insurance for which it was already licensed but to December 31, 1916, the only fire insurance business transacted in Canada was in connection with automobile insurance.

7 GEORGE V, A. 1917

THE MARINE—*Concluded.*

## INCOME IN CANADA.

*Automobile Risks (including Fire Risk).*

Gross cash received for premiums.....	\$ 75,604 95
Deduct return premiums.....	21,829 30
Net cash received for said premiums.....	<u>\$ 53,775 65</u>

*Inland Transportation Risks.*

Gross cash received for premiums.....	\$ 40,653 50
Deduct reinsurances, \$4,403.77; and return premiums, \$40.....	4,443 77
Net cash received for said premiums.....	<u>\$ 36,209 73</u>

Total net cash received for premiums.....\$ 89,985 38

Total income in Canada.....\$ 89,985 38

## EXPENDITURE IN CANADA.

*Automobile Risks (including Fire Risk).*

Amount paid for claims occurring in previous years.....	\$ 7,179 36
Deduct savings and salvage.....	260 05
Net amount paid for said claims.....	<u>\$ 6,919 31</u>

Amount paid for claims occurring during the year.....	\$ 15,243 08
Deduct savings and salvage.....	209 50
Net amount paid for said claims.....	<u>\$ 15,033 58</u>

Net amount paid for automobile claims.....\$ 21,952 89

*Inland Transportation Risks.*

Amount paid for claims occurring during the year.....	\$ 806 16
Deduct savings and salvage.....	47 20

Net amount paid for inland transportation claims.....\$ 758 96

Total net amount paid for claims.....	\$ 22,711 85
Paid for commission or brokerage.....	20,807 04
Paid for taxes and fees.....	2,365 19
Paid for travelling expenses of agents.....	450 00
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, \$782.23; underwriters' boards, tariff associations, \$235.71; loss expenditure, \$982.54;.....	2,000 48

Total expenditure in Canada.....\$ 48,334 56

## RISKS AND PREMIUMS IN CANADA.

*Automobile Risks (including Fire Risk).*

Gross policies in force at date of last statement.....	\$ 1,530,067	\$ 51,099 99
Taken during the year, new and renewed.....	2,721,896	79,594 06

Total.....	\$ 4,251,963	\$ 130,694 05
Deduct terminated.....	2,245,784	72,650 63

Gross and net in force at Dec. 31, 1916.....\$ 2,006,179 \$ 58,043 42

*Inland Transportation Risks.*

	Amount.	Premiums.
Policies taken during the year, new and renewed.....	\$168,533,230	\$ 43,573 46
Deduct terminated.....	168,533,230	43,573 46

(For General Business Statement, see Appendix.)

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## THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—W. A. SIMS.

Managing Director—A. E. BLOGG.

Secretary—ALFRED WRIGHT.

Head Office—Toronto, Ont.

(Incorporated by Ontario Act, 37 Vic., cap. 87, 1874; amended by 55 Vic., cap. 101 (Ontario), 1892. Commenced business in Canada November 1, 1875.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	250,000 00
Amount paid thereon in cash.....	50,000 00
Amount of premium on capital stock paid in by stockholders.....	50,000 00

(For List of Shareholders, see Appendix).

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A.).....	\$ 458,605 72
Cash at head office and branches.....	118 59
Cash for investment.....	22,697 39
Cash in banks, viz.:—	
Dominion Bank, Toronto.....	\$ 12,604 69
Union Bank, Winnipeg.....	11,476 76
Merchants' Bank, Vancouver.....	1,520 22
Royal Bank, Montreal.....	3,610 03
Total cash in banks.....	29,211 70
Total ledger assets.....	\$ 510,723 40
Deduct market value of bonds and debentures under book value.....	92,665 70
	\$ 418,057 70

## OTHER ASSETS.

Interest accrued.....	713 97
Agents' balances and premiums uncollected (\$5,500.46 on business prior to Oct. 1, 1916)....	40,534 62
Amount due for reinsurance losses.....	230 21
Total assets.....	\$ 459,536 50

## LIABILITIES.

Net amount of claims, unadjusted.....	\$ 12,696 16
Net amount of losses, resisted, not in suit.....	500 00
Total net amount of unsettled claims.....	\$ 13,196 16
Reserve of unearned premiums, \$183,286.76; carried out at 80 per cent.....	146,629 40
Taxes due and accrued (estimated).....	5,438 00
Total liabilities (excluding capital stock).....	\$ 165,263 56
Excess of assets over liabilities.....	\$ 294,272 94
Capital stock paid in cash.....	50,000 00
Surplus over liabilities and capital.....	\$ 244,272 94

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## THE MERCANTILE—Continued.

## INCOME.

Gross cash received for premiums.....	\$ 295,768 67
Deduct reinsurance, \$12,491.37; return premiums, \$37,519.24.....	50,010 61
Net cash received for premiums.....	\$ 245,758 06
Received for interest on investments.....	15,683 62
Endorsement fees.....	30 90
Total income.....	\$ 261,472 58

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 13,067 92
Amount paid for claims occurring during the year.....	\$ 139,748 04
Deduct reinsurances.....	4,338 19
Net amount paid for said claims.....	\$ 135,410 75
Total net amount paid for claims.....	\$ 148,498 67
Commission or brokerage.....	52,775 16
Salaries of home office officials, general and special agents.....	16,749 80
Taxes.....	7,483 15
Dividends.....	12,500 00
Miscellaneous expenditure, viz.: Postage, telegrams, telephones, and express, \$1,060.05; printing and stationery, \$1,334.86; advertising, \$1,227.41; inspections and surveys, \$989.41; maps and plans, \$470.61; underwriters' boards, tariff associations, etc., \$2,790.98; rents, \$1,904.66; office furniture and fixtures, \$198.67; legal expenses, \$61.81; office expenses, \$1,270.70.....	11,309 16
Total expenditure.....	\$ 249,315 94

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1915.....	\$ 498,566 78
Amount of income as above.....	261,472 58
Total.....	\$ 760,039 34
Amount of expenditure as above.....	249,315 94
Balance, net ledger assets, December 31, 1916.....	\$ 510,723 40

## RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 32,031,733	\$ 352,415 33
Taken during the year, new and renewed.....	30,865,259	301,166 44
Total.....	\$ 62,896,992	\$ 653,581 77
Deduct terminated.....	27,837,593	286,586 25
Gross in force at end of year.....	\$ 35,059,399	\$ 366,995 52
Deduct reinsured.....	1,739,088	9,055 11
Net in force at December 31, 1916.....	\$ 33,320,311	\$ 357,940 41

## SCHEDULE A.

Bonds and debts. owned, viz.:—

On deposit with Receiver General—

Governments—	Par value.	Book value.	Market value.
Dom. of Canada, 1914/1919, 3½ p.c.....	\$ 17,033 34	\$ 16,905 60	\$ 16,692 64
Prov. of Manitoba, 1950, 4 p.c.....	24,333 33	22,386 67	19,709 99
Prov. of Ontario Stock, 1947, 4 p.c.....	19,466 67	20,077 28	16,546 66
City—			
Winnipeg, 1940, 4 p.c.....	9,733 34	10,060 08	8,176 00

## SESSIONAL PAPER No. 8

THE MERCANTILE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debts owned—*Concluded.*On deposit with Receiver General—*Concluded.*

<i>Villages—</i>	Par value.	Book value.	Market value.
Markham, 1917 to 1919, 5 p.c.....	\$ 1,715 94	\$ 1,715 94	\$ 1,698 78
Markham, 1917 to 1921, 5 p.c.....	1,126 34	1,126 34	1,115 07
<i>District—</i>			
South Vancouver, 1960, 5 p.c.....	13,000 00	14,207 50	11,050 00
<i>Railways—</i>			
Can. Nor. Ry., 1st mtge (gteed by Dom. of Can.), 1953, 3 p.c.....	73,000 00	66,751 12	47,450 00
Can. Nor. Ont. Ry., deb. stk (gteed by Dom. of Can.), 1961, 3½ p.c.....	48,666 67	42,826 66	35,040 00
Can. Nor. Pac. Ry., 1st mtge deb. stock (gteed by Prov. of Br. Columbia), 1950, 4 p.c.....	9,733 33	9,635 95	7,202 65
St. John and Quebec Ry. Co., 1st mtge deb. stock (gteed by Prov. of New Brunswick), 1962, 4 p.c.....	24,333 33	23,116 68	18,979 99
Total on deposit with Receiver Gen..	\$ 242,142 29	\$ 228,829 82	\$ 183,661 78
<i>Held by the Company—</i>			
Dom. of Can. War Loan, 1925, 5 p.c.....	10,000 00	9,750 00	9,900 00
City of Calgary, 1940, 4½ p.c.....	24,333 33	22,508 32	20,683 33
<i>District—</i>			
South Vancouver, 1960, 5 p.c.....	12,000 00	11,281 51	10,200 00
<i>Railways—</i>			
Caledonian Ry., 3 p.c. pref. Conv. Ord. Stock.	63,996 71	47,254 56	25,598 68
London and Northwestern Ry., 4 p.c., pref. stock.....	19,466 67	20,535 66	14,794 66
London, Chatham and Dover Ry. Co. arbit. stock, 4½ p.c.....	24,333 33	27,865 00	19,709 99
Quebec Central Ry. Co., com. stock, 4 p.c.....	43,666 67	53,046 61	45,260 00
Toronto Power Co., Ltd. con. deb. stock (gteed by Tor. Ry. Co.), 1941, 4½ p.c.....	13,359 03	12,624 24	11,221 58
<i>Miscellaneous—</i>			
Empire Loan Co., 1919, 5 p.c.....	25,000 00	25,000 00	25,000 00
Total par, book and market values..	\$ 453,298 03	\$ 458,695 72	\$ 366,030 02

## MILLERS NATIONAL INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—C. H. SEYBT.

Secretary—M. A. REYNOLDS.

Principal Office—Chicago, Ill.

Chief Agent in Canada—GEO. H. WILLIAMS.

Head Office in Canada—Winnipeg, Man.

(Incorporated 1865. Dominion license issued October 6, 1915.)

## CAPITAL.

Cash surplus capitalized as a Permanent Fund.....\$ 500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada bonds, 1935, 5 p.c.....	\$ 50,000 00	\$ 50,000 00
Carried out at market value.....		\$ 50,000 00

*Other Assets in Canada.*

Cash in Royal Bank of Canada, Winnipeg.....	10,602 98
Interest accrued.....	1,041 67
Agents' balances and premiums uncollected (\$87.66 on business prior to Oct. 1, 1916).....	19,374 64
Total assets in Canada.....	\$ 81,019 29

## LIABILITIES IN CANADA.

Amount of claims, adjusted but unpaid.....	\$ 6,170 45
Amount of claims, unadjusted .....	532 68
Total net amount of unsettled claims.....	\$ 6,703 13
Reserve of unearned premiums, \$33,811.45; carried out at 80 per cent.....	27,049 16
Taxes due and accrued.....	700 00
Total liabilities in Canada.....	\$ 34,452 29

## INCOME IN CANADA.

Gross cash received for premiums .....	\$ 48,249 34
Deduct reinsurance \$2,325.30, return premiums, \$3,261.13.....	10,586 43
Net cash received for premiums.....	\$ 37,662 91
Received for interest on investments.....	2,535 51
Total income in Canada.....	\$ 40,198 42

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MILLERS NATIONAL—*Concluded.*

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$	311 99	
Net amount paid for claims occurring during the year.....		13,370 11	
Total net amount paid for claims.....	\$		13,682 10
Commission or brokerage.....			14,711 69
Taxes.....			621 46
Miscellaneous expenditure, viz.: Advertising, \$7.60; adjustments, \$103.30; printing and stationery, \$639.45; postage, telegrams, telephones and express, \$10.32.....			781 17
Total expenditure in Canada.....	\$		<u>29,796 42</u>

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at Dec. 31, 1915.....	\$ 3,184,483	\$ 37,661 26
Taken during the year, new and renewed.....	6,016,248	63,237 38
Total.....	\$ 9,200,731	\$ 100,898 64
Deduct terminated.....	3,436,392	41,702 64
Gross and in force at end of year.....	\$ 5,764,339	\$ 59,196 00
Deduct reinsured.....	246,234	2,217 80
Net in force at Dec. 31, 1916.....	\$ 5,518,105	<u>56,978 20</u>

(For General Business Statement, see Appendix.)

## THE MOUNT ROYAL ASSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—Hon. H. B. RAINVILLE.

Vice-President—Hon. Senator J. M. WILSON.

Manager and Secretary—J. E. CLEMENT.

Principal Office—Montreal.

(Incorporated by an Act of the Legislative Assembly of Quebec, 1902, 2 Edward VII, chap. 67, amended by chap. 90 of the statutes of Quebec, 1911. Dominion license issued October 25, 1912.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed and paid in cash.....	250,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A.).....	\$ 411,707 56
Book value of stocks (For details, see Schedule B.).....	487,957 22
Cash at head office.....	3,934 35
Cash in banks, viz.:—	
Bank of Hochelaga, Montreal.....	\$ 137,914 92
Provincial Bank of Canada, Montreal.....	26,119 05
Clydesdale Bank, London, Eng.....	501 48
*Total cash in banks.....	164,535 45
Due by Nationale Fire of Paris on account of expenses paid by Mount Royal.....	962 69
Total ledger assets.....	\$ 1,069,097 27

## OTHER ASSETS.

Market value of bonds, debts, and stocks over book value.....	\$1,310 22
Interest due, \$1,200; accrued, \$4,924.43.....	6,124 43
Agents' balances and premiums uncollected:—	
Fire (\$5,310.75 on business prior to Oct. 1, 1916).....	\$ 60,259 40
Plate Glass (\$189.25 on business prior to Oct. 1, 1916).....	500 34
Total.....	61,059 74
Office furniture and fixtures, \$2,700; plans, \$1,800.....	4,500 00
All other property belonging to the company (plate glass).....	3,666 72
Total assets.....	\$ 1,225,758 38

## LIABILITIES.

## (1) Liabilities in Canada.

Net amount of claims, unadjusted.....	\$ 31,334 00
Net amount of claims, resisted in suit (accrued in previous years).....	2,143 00
Total net amount of unsettled fire claims.....	\$ 33,477 00
Reserve of unearned premiums: fire, \$332,827.05; plate glass, \$2,550.78; total, \$335,377.83; carried out at 80 per cent.....	268,302 26
Taxes due and accrued.....	10,000 00
Reinsurance premiums, due.....	267 72
Balances held for unlicensed reinsurers.....	164,347 37
Dividends declared, but not yet due.....	10,000 00
Due and accrued for salaries, rent, advertising agency and other miscellaneous expenses.....	400 00
Investment reserve fund.....	81,310 22
Total liabilities in Canada.....	\$ 568,104 57

\*This amount includes \$85,000 which up to December 31, 1916 was in the form of a call loan in payment of which a cheque for the amount was on that day given to the company by the borrower. On January 2, 1917 the company re-loaned the same amount to the same borrower on the security of the same collateral. The security consisted of industrial stocks many of which were not eligible investments for companies subject to the investment provisions of the Insurance Act, 1910, but the company states that the loan was permissible under the provisions of its charter. The loan has since the last mentioned date been again repaid.

## SESSIONAL PAPER No. 8

## THE MOUNT ROYAL—Continued.

## LIABILITIES—Concluded.

(2) *Liabilities in other Countries.*

Reserve of unearned premiums: fire, \$1,894.51; carried out at 80 per cent. ....	\$	1,515 00
Total liabilities in other countries. ....	\$	1,515 60
Total liabilities (excluding capital stock) in all countries. ....	\$	569,620 17
Excess of assets over liabilities (excluding capital stock). ....	\$	656,138 21
Capital stock paid in cash. ....		250,000 00
Excess over all liabilities and capital. ....	\$	406,138 21

## INCOME.

Premiums.	CLASS OF BUSINESS.		
	Fire.		Plate Glass.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received. ....	710,084 00	3,901 73	7,049 68
Less reinsurance. ....	248,775 45		418 34
Less return premiums. ....	79,718 56	736 18	1,324 64
Total deduction. ....	328,494 01		1,742 98
Net cash received. ....	381,589 99	3,165 55	5,306 70
Net cash received for premiums for all classes of business. ....			\$ 390,062 24
Cash received for interest on investments. ....			53,736 18
Profit on sale of securities. ....			35 50
Total income. ....			\$ 443,833 92

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.		
	Fire.		Plate Glass.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	3,690 60		
Less reinsurance. ....	1,595 63		
Net payment for said claims. ....	2,094 97		183 67
Paid for claims occurring during the year. ....	263,961 90	122 07	3,094 69
Less savings and salvage. ....			467 92
Less reinsurance. ....	83,202 20		176 53
Total deduction. ....			644 45
Net payment for said claims. ....	180,759 70		2,450 24
Total net payment for claims. ....	182,854 67	122 07	2,633 91

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## THE MOUNT ROYAL—Continued.

## EXPENDITURE—Concluded.

Total net payments for claims for all classes of business.....	\$ 185,610 65
Dividends and bonus paid stockholders.....	25,000 00
Commission and brokerage.....	62,940 73
Taxes.....	18,809 47
Salaries, fees and travelling expenses: Salaries: Head office, \$35,964.61; fees: directors, \$5,000; auditors, \$350; travelling expenses, \$4,061.20.....	45,375 81
Miscellaneous expenditure, viz.: Advertising, \$1,036.18; exchange, \$330.26; furniture and fixtures, \$995.42; agents' charges, \$749.89; legal expenses, \$33; maps and plans, \$1,409.04; postage, telegrams, telephones and express, \$1,706.07; printing and stationery, \$3,158.31; rents, \$4,756.61; underwriters' boards, associations, etc., \$824.91; donations and sundries, \$1,653.36; office expenses, \$2,268.24.....	19,521 29
<b>Total expenditure.....</b>	<b>\$ 357,257 95</b>

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1915.....	\$ 818,173 93
Amount of income as above.....	443,833 92
<b>Total.....</b>	<b>\$ 1,262,007 85</b>
Amount of expenditure as above.....	357,257 95
<b>Balance net ledger assets, December 31, 1916 (\$1,069,097.27, less \$164,347.37, deposits from reinsuring companies).....</b>	<b>\$ 904,749 90</b>

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 211,777 30
Amount of commission thereon.....	64,791 59
Amount of losses recovered from said companies.....	84,767 25
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$126,232.65; carried out at 80 per cent.....	100,986 12
Amount of losses due and recoverable from such companies.....	19,839 00
Amount of reinsurance premiums payable to such companies.....	85 01
Amount of cash or other securities held as security for recovery of losses, etc.....	164,347 37

## SUMMARY OF RISKS AND PREMIUMS.

Fire Risks.	CLASS OF BUSINESS.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	68,118,154	823,905 42	549,940	3,321 24	68,668,094	827,226 66
Taken in 1916—						
New.....	38,131,161	433,276 07	749,825	4,190 00	38,880,986	437,466 07
Renewed.....	21,855,711	282,165 06			21,855,711	282,165 06
<b>Totals.....</b>	<b>128,105,026</b>	<b>1,539,346 55</b>	<b>1,299,765</b>	<b>7,511 24</b>	<b>129,404,791</b>	<b>1,546,857 79</b>
Less ceased.....	51,122,778	628,077 89	652,440	3,781 38	51,775,218	631,859 27
Gross in force at end of 1916	76,982,248	911,268 66	647,325	3,729 86	77,629,573	914,998 52
Less reinsured.....	21,558,544	253,212 46			21,558,544	253,212 46
<b>Net in force at end of 1916</b>	<b>55,423,704</b>	<b>658,056 20</b>	<b>647,325</b>	<b>3,729 86</b>	<b>56,071,029</b>	<b>661,786 06</b>

## SESSIONAL PAPER No. 8

## THE MOUNT ROYAL—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Continued.

	CLASS OF BUSINESS.
Plate Glass Risks.	In Canada.
	Premiums.
	\$ cts.
Gross in force at end of 1915.	6,311 06
Taken in 1916, new and renewed.	6,886 65
Totals	13,197 71
Less ceased.	7,677 81
Gross in force at end of 1916.	5,519 90
Less reinsured.	418 34
Net in force at end of 1916.	5,101 56

## SCHEDULE A.

## Bonds and debentures owned—

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Dominion of Canada War Loan, 1931, 5 p.c. . . . .	\$ 32,500 00	\$ 31,596 67	\$ 32,175 00
Province of Ontario, 1925, 4½ p.c. . . . .	15,000 00	14,587 50	14,550 00
Anglo-French External Loan, 1920, 5 p.c. . . . .	25,000 00	24,052 18	23,500 00
Russian Internal Loan, 1926, 5½ p.c. . . . .	25,735 00	14,750 00	15,500 00
<i>Cities—</i>			
*Montreal (Boulevard St. Paul), 1937, 5 p.c. . . . .	5,000 00	5,312 50	4,850 00
*Montreal (Delorimier, 1948, 4 p.c. . . . .	10,000 00	9,621 94	8,200 00
*Montreal (Town of Emard), 1939, 5 p.c. . . . .	2,000 00	2,128 40	1,940 00
<i>Towns—</i>			
Cartierville, 1954, 5½ p.c. . . . .	15,000 00	13,800 00	15,450 00
Cartierville, 1955, 5½ p.c. . . . .	15,000 00	13,575 00	15,450 00
†Lasalle, 1952, 4½ p.c. . . . .	40,000 00	32,256 00	31,600 00
Maisonneuve, 1918, 6 p.c. . . . .	25,000 00	25,000 00	25,000 00
Pointe Claire, 1945, 6 p.c. . . . .	20,000 00	19,900 00	20,200 00
Pointe aux Trembles, 1940, 6 p.c. . . . .	10,000 00	9,686 00	9,900 00
*St. Pierre aux Liens, 1951, 5 p.c. . . . .	19,000 00	19,847 03	16,340 00
St. Laurent, 1953, 6 p.c. . . . .	15,000 00	14,850 00	15,450 00
<i>Villages—</i>			
Chambly Basin, 1939, 6 p.c. . . . .	30,000 00	29,400 00	30,000 00
*Sault au Recollet, 1951, 5 p.c. . . . .	15,000 00	15,288 76	14,250 00
<i>Schools—</i>			
*St. Edward, (now Montreal), 1949, 5½ p.c. . . . .	8,000 00	9,649 28	7,769 00
Villeray, Que., 1955, 6 p.c. . . . .	25,000 00	24,750 00	26,750 00
<i>Railway—</i>			
Quebec Ry. L. H. and P. Co., Ltd., cons. gold, 1939, 5 p.c. . . . .	48,000 00	40,800 00	34,080 00
<i>Miscellaneous—</i>			
Cedars Rapids Mfg. Co., 1st mtge. S.F., 1953, 5 p.c. . . . .	15,000 00	13,500 00	13,650 00
Dominion Textile Co., "C" 1925, 6 p.c. . . . .	5,000 00	4,606 25	4,850 00
St. Maurice Valley Cotton Mills, Ltd., 1st mtge. S.F., 1952, 6 p.c. . . . .	25,000 00	22,750 00	18,500 00
Total par, book and market values	\$ 445,235 00	\$ 411,707 56	\$ 399,945 00

\*On deposit with Receiver General.

†\$10,000 of which is on deposit with Receiver General.

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THE MOUNT ROYAL—*Concluded.*

## SCHEDULE B.

Stocks owned by the company, viz.:—

		Par value.	Book value.	Market value.
332 shares	Société d'Administration Générale (25 p.c. paid).....	\$ 5,395 00	\$ 4,150 00	\$ 5,395 00
100 "	Atcheson, Topeka and Santa Fe Ry.....	10,000 00	11,387 50	10,500 00
160 "	Bank of Hochelaga.....	16,000 00	23,352 50	23,680 00
300 "	(Pref'd.) Dom. Iron and Steel....	30,000 00	31,787 50	28,500 00
300 "	(Pref'd.) Dom. Textile.....	30,000 00	29,849 99	31,200 00
200 "	(Com.) Dom. Textile.....	20,000 00	15,068 75	16,800 00
200 "	Detroit United Rys.....	20,000 00	11,825 00	24,800 00
100 "	(Pref'd.) Duluth Superior Ry.....	10,000 00	6,125 00	6,000 00
200 "	Lake of the Woods Milling Co. (Com.).....	20,000 00	27,000 00	25,800 00
200 "	Railway Steel Springs Co.....	20,000 00	11,950 00	10,000 00
100 "	Southern Pacific Ry.....	10,000 00	12,375 00	9,900 00
150 "	Toronto St. Ry. ....	15,000 00	17,416 42	11,850 00
300 "	Union Pacific Ry.....	30,000 00	44,373 68	44,700 00
125 "	Wabasso Cotton Co. (Bonus Com- mon Stock).....	12,500 00	.....	.....
100 "	Canada Cement (Common).....	10,000 00	2,725 00	6,400 00
100 "	Canada Cement (Preferred). ....	10,000 00	8,825 00	9,400 00
300 "	Montreal Tramway and Power....	30,000 00	12,218 75	12,000 00
100 "	C.P.R. Railway.....	10,000 00	16,075 00	16,600 00
600 "	B. C. Fishing & Packing Co.....	60,000 00	11,512 51	36,000 00
67½ "	Baltimore & Ohio Ry. Co., (Common).....	6,750 00	4,927 50	5,805 00
36 "	Baltimore & Ohio Ry. Co. (Prefer- red).....	3,600 00	2,592 00	2,700 00
3,000 "	Civic Investment and Industrial Co.....	300,000 00	182,420 12	243,000 00
Total par, book and market values....		\$ 679,245 00	\$ 487,957 22	\$ 581,030 00

SESSIONAL PAPER No. 3

# NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—S. McKNIGHT.

Secretary—H. M. SCHMITT.

Principal Office—Pittsburgh, Pa.

Chief Agent in Canada—R. F. MASSIE.

Head Office in Canada—Toronto.

(Incorporated December 28, 1910. Dominion license issued May 23, 1914.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*Market value of bonds and debentures on deposit with Receiver General (*For details, see  
Schedule A.*)..... \$ 175,187 06*Other Assets in Canada.*

Cash on hand at head office.....	54 87
Cash in Bank of Toronto, Toronto.....	34,608 14
Interest accrued.....	3,542 50
Agents' balances and premiums uncollected, viz:—Fire (\$597.14 on business prior to Oct. 1, 1916).....	\$ 16,439 68
Automobile, including Fire Risk (\$882.43 on business prior to Oct. 1st, 1916)..<	2,190 25

Total ..... \$ 18,629 93

Total assets in Canada..... \$ 232,022 50

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 921 98
Net amount of fire claims, unadjusted.....	5,749 89
Net amount of automobile (including Fire Risk) claims, adjusted and unpaid	220 00

Total net amount of unsettled claims.....	\$ 6,891 87
Reserve of unearned premiums, fire, \$79,295.42; Automobile (including Fire Risk) \$4,320.39; total, \$83,615.81; carried out at 80 per cent thereof	66,892 65
Taxes due and accrued.....	1,246 74

Total liabilities in Canada..... \$ 75,031 26

7 GEORGE V, A. 1917

## NATIONAL-BEN FRANKLIN--Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Automobile (including Fire Risk.)
	\$ cts.	\$ cts.
Gross cash received.....	108,802 73	7,635 35
Less reinsurance.....	7,442 68	-
Less return premiums.....	14,382 59	964 10
Total deduction.....	21,825 27	-
Net cash received.....	86,977 46	6,671 25
Net cash received for premiums for all classes of business.....	\$ 93,648 71	
Cash received for interest on investments.....	8,600 46	
Total income in Canada.....	\$ 102,249 17	

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Fire.	(Automobile including Fire Risk.)
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years .....	5,308 07	-
Less reinsurance.....	1,819 80	-
Net payment for said claims .....	3,488 27	-
Paid for claims occurring during the year.....	37,281 46	2,757 87
Less savings and salvage.....	107 51	-
Less reinsurance.....	2,076 70	-
Total deduction.....	2,184 21	-
Net payment for said claims.....	35,097 25	-
Total net payment for claims.....	38,585 52	2,757 87
Total net payments for claims for all classes of business .....	\$ 41,343 39	
Commission and brokerage, Fire, \$24,171.45; Other, \$2,410.34 .....	26,581 79	
Taxes, Fire.....	3,006 33	
Salaries, fees and travelling expenses, Fire—Salaries: Head Office, \$4,667.43; general and special agents, \$414.21; travelling expenses:—Officials, \$31.26; agents, \$140.36 .....	5,253 26	
Miscellaneous expenditure, Fire, viz.:—Advertising, \$27.75; adjusting expenses, \$1,262.49; legal expenses, \$40.39; maps and plans, \$21.56; insurance department fees, \$506.00; postage, telegrams, telephones and express, \$483.52; printing and stationery, \$239.38; rents, \$356.22; miscellaneous expenses, \$355.59 .....	3,292 90	
Miscellaneous expenditure, Other, viz.:—Advertising, \$7; adjusting expenses, \$182.45; postage telegrams, telephones and express, \$65.49; printing and stationery, \$31.50; miscellaneous expenses, \$15.95.....	302 39	
Total expenditure in Canada .....	\$ 79,780 06	

SESSIONAL PAPER No. 8

NATIONAL-BEN FRANKLIN—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Automobile (including Fire Risk)	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....	17,587,978	192,427 19		
Taken in 1916, new and renewed.....	9,534,439	110,155 57	584,403	9,825 60
Totals.....	27,122,417	302,582 76		
Less ceased.....	11,612,877	132,376 04	50,920	1,184 81
Gross in force at end of 1916 .....	15,509,540	170,206 72	533,483	8,640 79
Less reinsured.....	727,368	8,483 95		
Net in force at end of 1916.....	14,782,172	161,722 77	533,483	8,640 79

Summary of net in force at end of 1916. Amount, \$15,315,653. Premiums, \$170,363.56.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

Cities—	Par value.	Market value.
Calgary, 1925, 4½ p.c.....	\$ 15,000 00	\$ 13,800 00
Edmonton, 1924, 4½ p.c.....	10,000 00	9,200 00
Fort William, 1928, 5 p.c.....	10,000 00	9,500 00
Fort William, 1936, 4½ p.c.....	10,000 00	8,800 00
Hamilton, 1934, 4½ p.c.....	10,000 00	9,400 00
Medicine Hat, 1943, 5 p.c.....	10,000 00	8,700 00
Fortage la Prairie, 1945, 5 p.c.....	5,000 00	4,400 00
Saskatoon, 1943, 5 p.c.....	10,000 00	8,900 00
St. Boniface, 1943, 5 p.c.....	10,000 00	9,200 00
Toronto, 1919, 3½ p.c.....	24,333 33	23,846 66
Vancouver, 1923, 4½ p.c.....	20,000 00	18,800 00
Victoria, 1924, 4½ p.c.....	5,000 00	4,700 00
Victoria, 1936, 4 p.c.....	10,220 00	8,350 40
Woodstock, 1920, 4 p.c.....	11,000 00	10,560 00
<i>Schools—</i>		
Belleville, P.S., 1943, 5 p.c.....	10,000 00	9,800 00
Saskatoon, P.S., 1953, 5 p.c.....	10,000 00	8,700 00
<i>Municipality—</i>		
Delta, B.C., 1960, 5 p.c.....	10,000 00	8,500 00
Total on deposit with Receiver General.....	\$ 190,553 33	\$ 175,187 06

(For General Business Statement, see Appendix)

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## NATIONAL FIRE INSURANCE COMPANY, OF HARTFORD.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—H. A. SMITH.

Secretary—GEO. H. TRYON.

Principal Office—Hartford, Conn.

Chief Agent in Canada—C. C. HALL.

Head Office in Canada—Toronto.

(Incorporated May, 1869. Dominion license issued August 3, 1908.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount subscribed and paid in cash.....	<u>2,000,000 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts, on deposit with the Receiver General (For details, see Schedule A.).....	\$ 587,658 03
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*Other Assets in Canada.*

Cash at head office.....	6,300 80
Interest accrued.....	10,034 33
Agents' balances and premiums uncollected: Fire, \$64,373.21; Tornado, \$89.06.....	64,462 27
Total assets in Canada.....	<u>\$ 668,455 43</u>

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 17,348 55
"    "    unadjusted.....	45,497 86
Total net amount of unsettled fire claims (\$150 accrued in previous years).....	\$ 62,846 41
Reserve of unearned premiums: Fire, \$332,992.06; Tornado, \$1,743.35; total, \$334,735.41; carried out at 80 per cent. ....	267,788 33
Salaries, rents, taxes, etc., due and accrued.....	8,000 00
Total liabilities in Canada .....	<u>\$ 338,634 74</u>

## INCOME IN CANADA.

*Fire Risks.*

Gross cash received for premiums.....	\$ 630,752 84
Deduct reinsurances, \$27,953.68; return premiums, \$102,696.20.....	130,649 88
Net cash received for said premiums.....	<u>\$ 500,102 96</u>

*Tornado Risks.*

Gross cash received for premiums.....	\$ 2,106 76
Deduct return premiums.....	382 83
Net cash received for said premiums.....	<u>\$ 1,723 93</u>

Total net cash received for premiums.....	\$ 501,826 89
Received for interest on investments.....	29,616 70
Total income in Canada.....	<u>\$ 531,443 59</u>

## SESSIONAL PAPER No. 8

NATIONAL FIRE—Continued.  
EXPENDITURE IN CANADA.

*Fire Risks.*

Amount paid for claims occurring in previous years.....	\$ 55,378 05
Deduct reinsurances.....	3,246 64
Net amount paid for said claims.....	\$ 52,131 41
Amount paid for claims occurring during the year.....	\$ 219,662 96
Deduct savings and salvage, \$442.46; reinsurances, \$19,491.35.....	19,933 81
Net amount paid for said claims.....	\$ 199,729 15
Total net amount paid for fire claims.....	\$ 251,860 56

*Tornado Risks.*

Total net amount paid for claims occurring during the year.....	82 17
Total net amount paid for claims.....	\$ 251,942 73
Paid or allowed for commission or brokerage: Fire, \$93,503.08; Tornado, \$264.60.....	93,767 68
Paid for salaries, Fire; of general and special agents, \$30,756.86; travelling expenses of agents, \$3,976.30.....	34,733 16
Paid for taxes: Fire, \$11,579.59; Tornado, \$7.69.....	13,516 16
Miscellaneous expenditure, Fire, viz.: Stationery and printing, \$1,970.44; advertising, \$169.98; postage, telegrams, telephones and express, \$2,234.85; maps and plans, \$1,744.16; boards, \$3,564.69; adjustment expenses, \$4,902; rents, \$215.72; legal expenses, \$13; inspections and surveys, \$918.17; mercantile reports, \$22.78.....	15,745 79
Total expenditure in Canada.....	\$ 409,713 21

## RISKS AND PREMIUMS IN CANADA.

*Fire Risks.*

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 63,617 484	\$ 700,508 15
Policies taken during the year, new and renewed.....	54,229,331	618,018 87
Total.....	\$117,846,835	\$1,318,527 02
Deduct terminated.....	54,098,868	597,280 05
Gross in force at end of year.....	\$ 63,747,967	\$ 721,246 97
Deduct reinsured.....	5,784,836	67,178 65
Net in force at December 31, 1916.....	\$ 57,963,131	\$ 654,068 32

*Tornado Risks.*

Gross policies in force at date of last statement.....	\$ 613,710	\$ 3,022 18
Taken during the year, new and renewed.....	446,286	2,146 84
Total.....	\$ 1,059,996	\$ 5,169 02
Deduct terminated.....	581,150	2,618 32
Gross and net in force at December 31, 1916.....	\$ 478,846	\$ 2,550 70

## SCHEDULE A.

Bonds and debts, on deposit with the Receiver General, viz:—

Governments—	Par value.	Market value.
Prov. of New Brunswick, 1933, 3½ p.c.....	\$ 1,000 00	\$ 830 00
Prov. of Ontario, 1925 (or after 1918), 4½ p.c.....	10,000 00	9,700 00
Cities—		
Fort William, 1932, 5 p.c.....	25,000 00	23,500 00
Fort William, 1933, 5 p.c.....	100,000 00	94,000 00
Fort William, 1942, 5 p.c.....	25,000 00	23,250 00
Fredericton, N.B., 1927 to 1929, 4 p.c.....	1,605 00	1,428 03
Hamilton, 1927, 4 p.c.....	50,000 00	46,000 00
London, 1944, 5 p.c.....	100,000 00	99,000 00
Montreal (on 60 days notice on or before) 1918, 5 p.c.....	5,000 00	5,000 00
Moosejaw, 1933, 5 p.c.....	50,000 00	46,000 00
St. Hyacinthe, 1953, 5 p.c.....	50,000 00	44,500 00
St. John, N.B., 1942, 3½ p.c.....	1,000 00	770 00
St. John, N.B., 1938, 4 p.c.....	1,000 00	860 00
Toronto, 1932, 4 p.c.....	30,000 00	27,000 00
Victoria, 1923, 4 p.c.....	25,000 00	23,000 00

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## NATIONAL FIRE—Continued.

## SCHEDULE A—Concluded.

Bonds and debts., on deposit with the Receiver General—Concluded, viz:—

Towns—	Par value.	Market value.
Annapolis Royal, 1945, 5 p.c.....	\$ 500 00	\$ 400 00
Campbellton, N.B., 1942, 4 p.c.....	1,000 00	800 00
Chatham, N.B., 1946, 4 p.c.....	1,000 00	790 00
Dalhousie, N.B., 1937, 4½ p.c.....	1,090 00	880 00
Dartmouth (Ferry), N.S., 1931, 4½ p.c..	1,000 00	920 00
Maisonneuve, 1946, 4½ p.c.....	25,000 00	20,750 00
Sussex, N.B., 1947, 4½ p.c.....	2,000 00	1,580 00
Truro, N.S., 1939, 4 p.c.....	2,000 00	1,640 00
School—		
Maisonneuve, 1950, 4½ p.c.....	50,000 00	40,000 00
Miscellaneous—		
Huron and Erie Mort. Corp., 1920, 4½ p.c.....	25,000 00	25,000 00
Huron and Erie Mort. Corp., 1921, 5 p.c.....	50,000 00	50,000 00
Total on deposit with Receiver General.....	\$ 633,105 00	\$ 587,658 03

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Net cash received for premiums.....	\$ 9,535,623 23
Interest and dividends.....	627,469 40
Rents.....	30,889 28
Agents' balances previously charged off.....	689 76
Gross profit on sale or maturity of bonds and stocks.....	34,005 03
Total income.....	<u>\$10,228,676 70</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 4,717,253 81
Expenses of adjustment and settlement of claims.....	82,395 73
Interest or dividends to stockholders.....	400,000 00
Commissions or brokerage.....	1,651,926 67
Salaries, \$772,822.80; and expenses, \$216,043.69, of special and general agents.....	988,866 49
Salaries, fees and all other charges of officers, directors, trustees and home office employees	257,802 42
Allowances to local agencies for miscellaneous agency expenses.....	1,741 18
Rents.....	51,745 83
Underwriters' boards and tariff associations.....	139,564 40
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	66,856 97
Inspections and surveys.....	18,553 02
Taxes on real estate.....	9,434 92
State taxes on premiums, Insurance department licenses and fees.....	221,238 21
All other licenses, fees and taxes.....	177,737 28
Agents' balances charged off.....	4,018 79
Gross loss on sale or maturity of real estate, bonds and stocks.....	68,998 90
All other disbursements.....	271,993 61
Total disbursements.....	<u>\$ 9,130,128 23</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 578,796 23
Mortgage loans on real estate, first liens.....	1,565,275 00
Book value of bonds and stocks.....	11,666,032 68
Cash on hand, in trust companies and banks.....	1,704,299 55
Agents' balances and bills receivable.....	1,967,622 06
Other assets.....	1,617 07
Total ledger assets.....	<u>\$17,483,642 59</u>

## SESSIONAL PAPER No. 8

NATIONAL FIRE—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 239,572 48
Market value of real estate over book value.....	16,403 77
Market value of bonds and stocks over book value.....	17,164 34
Due from other insurance companies.....	122,000 64
Gross assets.....	<u>\$17,878,783 82</u>
Deduct assets not admitted.....	306,474 73
Total admitted assets.....	<u><u>\$17,572,309 09</u></u>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 1,209,112 31
Total unearned premiums.....	9,827,942 70
Federal, State and other taxes due or accrued (estimated).....	225,000 00
Special reserve fund.....	300,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	20,171 86
Contingent commissions, etc., due or accrued.....	29,828 14
Funds held under reinsurance treaties.....	25,510 43
Total liabilities, not including capital stock.....	<u>\$11,637,565 44</u>
Capital stock paid in cash.....	2,000,000 00
Surplus over all liabilities, including capital stock.....	3,934,743 65
Total liabilities.....	<u><u>\$17,572,309 09</u></u>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$1,636,142,391 00
Premiums thereon.....	15,795,701 39
Amount of policies terminated during the year.....	1,409,548,422 00
Premiums thereon.....	13,799,139 06
Net amount in force at December 31, 1916.....	1,876,467,439 00
Premiums thereon.....	<u><u>18,856,461 93</u></u>

# NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—E. E. COLE.

Secretary—WM. G. ARMSTRONG.

Principal Office—Pittsburgh, Pa., U.S.A.

Chief Agent in Canada—Jos. G. DAVIS.

Head Office in Canada—Toronto.

(Incorporated Feb. 14, 1901. Dominion License issued Aug. 10, 1911.)

### CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

### ASSETS IN CANADA.

*Held solely for the protection of the Canadian Policyholders.*

Market value of bonds and debts. on deposit with Receiver General (*For details, see Schedule A*).....\$ 187,340 93

### *Other Assets in Canada.*

Cash in Standard Bank of Canada, Toronto..... 21,665 27  
Interest accrued..... 3,939 41

Agents' balances and premiums uncollected, viz.:

Fire (\$1,214.89 on business prior to Oct. 1, 1916).....\$ 25,654 50  
Tornado..... 234 82

Total..... 25,889 32

Total assets in Canada.....\$ 238,834 93

### LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....\$ 4,402 15

Net amount of claims, unadjusted..... 34,114 30

Net amount of claims, resisted, in suit. .... 450 00

Total net amount of unsettled fire claims.....\$ 38,966 45

Reserve of unearned premiums, fire, \$133,291.43; tornado, \$2,348.44; total, \$135,639.87;

carried out at 80 per cent..... 108,511 90

Taxes due or accrued..... 5,000 00

Total liabilities in Canada.....\$ 152,478 35

## SESSIONAL PAPER No. 8

## NATIONAL UNION FIRE—Continued.

## INCOME IN CANADA.

PREMIUMS.	CLASS OF BUSINESS.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Gross cash received.....	269,716 66	2,192 87
Less reinsurance.....	680 08	156 68
Less return premiums.....	62,167 22	
Total deduction.....	62,847 30	
Net cash received.....	206,869 36	2,036 19
Net cash received for all classes of business.....	\$ 208,905 55	
Cash received for interest on investments.....	9,951 09	
Total income in Canada .....	\$ 218,856 64	

## EXPENDITURE IN CANADA.

CLAIMS.	CLASS OF BUSINESS.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	24,322 25	
Paid for claims occurring during the year.....	106,368 23	236 70
Less savings and salvage.....	107 01	
Net payment for said claims.....	106,261 22	
Total net payment for claims.....	130,583 47	236 70
Total net payments for claims for all classes of business.....	\$ 130,820 17	
Commission and brokerage, fire, \$45,252.66; other, \$313.47.....	45,766 13	
Taxes, fire, \$9,000.32; other \$55.84.....	9,056 16	
Salaries, fees and travelling expenses, fire: Salaries, general and special agents, \$1,475; travelling expenses: officials, \$394.26; agents, \$1,047.48; office expenses, chief agent, \$419.19; bond fee, chief agent, \$42.50.....	3,378 43	
Miscellaneous expenditure, fire, viz.: Maps and plans, \$381.16; postage, telegrams, telephones and express, \$1,513.63; underwriters' boards, associations, etc., \$1,492.89; adjusting loss expense, \$2,878.18; exchange, \$137.88; duty charges, \$1.22; subscription, \$3.....	6,407 96	
Total expenditure in Canada.....	\$ 195,428 85	

7 GEORGE V, A. 1917

## NATIONAL UNION FIRE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross amount at end of 1915.....	22,494,482	281,039 24	451,813	2,271 52
Taken in 1916, new and renewed.....	23,027,348	269,141 22	487,850	2,445 37
Totals.....	45,521,830	550,180 46	939,663	4,716 89
Less ceased.....	22,237,646	282,853 45	304,563	1,601 17
Gross in force at end of 1916.....	23,284,184	267,327 01	635,100	3,115 72
Less reinsured.....	112,268	982 09		
Net in force at end of 1916.....	23,171,916	266,344 92	635,100	3,115 72

Summary of net in force at end of 1916. Amount, \$23,807,016; Premiums,.....\$ 269,460 64

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Cities—</i>		
Brantford, 1942, 4½ p.c.....	\$ 15,000 00	\$ 13,650 00
Calgary, 1933, 5 p.c.....	15,000 00	13,950 00
Edmonton, 1953, 3 p.c.....	10,220 00	8,993 60
Guelph, 1940, 4 p.c.....	6,000 00	5,040 00
Guelph, 1932, 4½ p.c.....	1,000 00	930 00
Guelph, 1942, 4½ p.c.....	8,000 00	7,280 00
Hamilton, 1934, 4½ p.c.....	15,000 00	14,100 00
Medicine Hat, 1942, 5 p.c.....	10,000 00	8,800 00
Montreal (St. Henri) 1937, 4 p.c.....	7,000 00	6,020 00
Regina, 1939, 4½ p.c.....	10,000 00	8,600 00
Regina, 1928, 5 p.c.....	15,000 00	14,250 00
St. Boniface, 1932, 5 p.c.....	15,000 00	14,100 00
Toronto, 1920, 4 p.c.....	19,466 66	19,077 33
Vancouver, 1923, 4½ p.c.....	10,000 00	9,400 00
Victoria, 1924, 4½ p.c.....	25,000 00	23,500 00
<i>Schools—</i>		
Calgary, P., 1935, 4½ p.c.....	10,000 00	8,600 00
Montreal, P., 1939, 4 p.c.....	13,000 00	11,050 00
Total on deposit with Receiver General.....	\$ 204,686 66	\$ 187,340 93

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Net cash received for premiums.....	\$ 2,310,614 62
Interest and dividends.....	176,166 75
Rents.....	2,203 04
Gross profit on sale or maturity of bonds and stocks.....	1,781 20
Income from other sources.....	100 00
Total income.....	\$ 2,490,865 61

## SESSIONAL PAPER No. 8

## NATIONAL UNION FIRE—Concluded.

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,258,387 40
Expenses of adjustment and settlement of claims.....	40,595 14
Paid stockholders for interest or dividends.....	90,000 00
Commission or brokerage.....	374,746 10
Allowance to local agencies for miscellaneous agency expenses.....	10,959 04
Salaries, \$81,517.02; and expenses, \$44,972.22; of special and general agents.....	126,489 21
Salaries, fees and all other charges of officers, directors, trustees and home office employees	135,827 72
Rents.....	15,940 20
Underwriters' boards and tariff associations.....	30,472 15
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	10,157 38
Inspections and surveys.....	5,078 69
Taxes on real estate.....	518 52
State taxes and premiums, Insurance department licenses and fees.....	89,815 46
All other licenses, fees and taxes.....	19,838 74
Agents' balances charged off.....	828 73
Decrease in liabilities on account of reinsurance treaties.....	1,328 06
Gross loss on sale or maturity of real estate.....	1,271 37
Gross decrease, by adjustment, in book value of real estate.....	2,806 50
All other disbursements.....	48,725 14
<b>Total disbursements.....</b>	<b>\$ 2,263,755 67</b>

## LEDGER ASSETS.

Book value of real estate.....	\$ 23,976 44
Mortgage loans on real estate, first liens.....	395,950 00
Loans secured by pledge on bonds, stocks or other marketable collaterals.....	2,500 00
Book value of bonds and stocks.....	3,075,417 09
Cash on hand, in trust companies and in banks.....	333,727 76
Agents' balances and bills receivable.....	478,098 94
Other ledger assets (due from other companies).....	103,435 43
<b>Total ledger assets.....</b>	<b>\$ 4,413,105 66</b>

## NON-LEDGER ASSETS.

Interest accrued.....	46,894 76
Market value of bonds and stocks over book value.....	12,789 14
<b>Gross assets.....</b>	<b>\$ 4,472,789 56</b>
Deduct assets not admitted.....	40,616 71
<b>Total admitted assets.....</b>	<b>\$ 4,432,172 85</b>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 221,003 55
Unearned premiums.....	2,362,164 24
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	2,742 90
Federal, State and other taxes due or accrued (estimated).....	75,000 00
Contingent commissions or other charges due or accrued.....	5,000 00
Special reserve for contingencies.....	10,000 00
<b>Total amount of all liabilities (except capital stock).....</b>	<b>\$ 2,675,910 69</b>
Capital actually paid up in cash.....	1,000,000 00
Surplus over all liabilities and capital.....	756,262 16
<b>Total liabilities.....</b>	<b>\$ 4,432,172 85</b>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of policies written or renewed during the year.....	\$439,424,400 00
Premiums thereon.....	4,764,006 62
Amount terminated during the year.....	394,712,185 00
Premiums thereon.....	4,500,096 24
Net amount in force at December 31, 1916.....	440,382,514 00
Premiums thereon.....	4,698,770 44

# LA NATIONALE COMPAGNIE ANONYME D'ASSURANCES CONTRE L'INCENDIE ET LES EXPLOSIONS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—LE BARON DAVILLIER.

Manager—M. F. MULSANT..

Principal Office—Paris, France.

Chief Agent in Canada—J. E. CLEMENT.

Head Office in Canada—Montreal.

(Established 1820. Dominion license issued February 13, 1914).

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$ 2,000,000 00
Amount paid in cash.....	500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 25,000 00	\$ 24,750 00
" " bonds, 1935, 5 p.c.....	25,000 00	25,000 00
476,666.66 France (French Rentes), 3 p.c.....	91,996 67	54,278 04
City of Toronto, 1945, 3½ p.c.....	24,333 33	18,980 00
Total on deposit with Receiver General.....	\$ 166,330 00	\$ 123,008 04

Carried out at market value.....	\$ 123,008 04
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## Other Assets in Canada.

Cash at head office.....	21 29
Cash in Bank of Montreal, Montreal.....	23,740 37
Interest accrued.....	1,050 83
Agents' balances and premiums uncollected.....	19,616 04
Total assets in Canada.....	\$ 167,436 57

## LIABILITIES IN CANADA.

Total net amount of unadjusted claims.....	\$ 16,247 00
Reserve of unearned premiums, \$114,030.68; carried out at 80 per cent.....	91,224 54
Taxes due and accrued.....	2,856 46
Auditors' fees.....	225 00
Total liabilities in Canada.....	\$ 110,553 00

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 198,114 64
Deduct reinsurance, \$26,441.91; return premiums, \$19,580.11.....	46,022 02
Net cash received for premiums.....	\$ 152,092 62
Interest on investments.....	2,914 65
Total income in Canada.....	\$ 155,007 27

## SESSIONAL PAPER No. 8

LA NATIONALE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 6,452 63	
Deduct reinsurances.....	11 28	
Net amount paid for said claims.....	\$ 6,471 37	
Amount paid for claims occurring during the year.....	\$ 91,057 04	
Deduct: savings and salvage, \$24.08; reinsurances, \$10,597.87.....	10,921 95	
Net amount paid for said claims.....	\$ 80,135 09	
Total net amount paid for claims.....	\$	86,606 46
Commission or brokerage.....		31,778 82
Salaries, head office officials, \$10,538.99; auditors' fees, \$150.....		10,688 99
Taxes.....		7,120 01
Miscellaneous expenditure, viz.: Advertising, \$1,251.54; maps and plans, \$49.15; postage, telegrams, telephones and express, \$404.31; printing and stationery, \$378.59; rents, \$1,438.89; underwriters' boards, tariff associations, etc., \$231.78; agents' charges, \$408.49; office charges, exchange, etc., \$1,113.56; inspections and surveys, \$1,227.06; tabulating system, \$301.83.....		7,305 22
Total expenditure in Canada.....	\$	143,497 50

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 16,104,821	\$ 203,922 00
Policies taken during the year—new.....	17,431,064	210,652 98
Total.....	\$ 33,535,885	\$ 414,574 98
Deduct terminated.....	12,561,113	155,917 73
Gross in force at end of year.....	\$ 20,974,772	\$ 258,657 25
Deduct reinsured.....	2,565,100	32,487 56
Gross and net in force at December 31, 1916.....	\$ 18,409,672	\$ 226,169 69

(For General Business Statement, see Appendix.)

## NIAGARA FIRE INSURANCE COMPANY.

### STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—O. E. LANE.

Secretary—CHAS. A. LUNG.

Principal Office—New York, N.Y.

Chief Agent in Canada—W. E. FINDLAY.

Head Office in Canada—Montreal.

(Incorporated July, 1850. Dominion License issued July 19, 1912.)

#### CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

#### ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

Bonds and debts, on deposit with Receiver General, viz:—

	Par value.	Market value.
<i>Government—</i>		
Prov. of Alberta, 1924, 4½ p.c.....	\$ 50,000 00	\$ 47,500 00
New York State, 1961-1962, 4 p.c.....	100,000 00	106,000 00
<i>School—</i>		
Winnipeg, 1943, 4 p.c.....	10,000 00	8,300 00
<i>Miscellaneous—</i>		
Can. Perm. Mort. Corp., 1920, 4½ p.c.....	30,000 00	30,000 00
Total on deposit with Receiver General.....	<u>\$ 190,000 00</u>	<u>\$ 191,800 00</u>

Carried out at market value.....\$ 191,800 00

#### *Other Assets in Canada.*

Cash in Royal Bank of Canada, Montreal.....	12,453 07
Agents' balances and premiums uncollected, Fire, \$25,852.70; Automobile (including Fire Risk), \$369.32.....	26,222 02
Interest accrued.....	3,031 23
Total assets in Canada.....	<u>\$ 233,506 32</u>

#### LIABILITIES IN CANADA.

Total net amount of fire claims, unadjusted.....	\$ 12,249 06
Reserve of unearned premiums: fire, \$93,458.32; other, \$1,808.93; total, \$95,267.25; carried out at 80 per cent.....	76,213 80
Taxes due and accrued .....	3,500 00
Total liabilities in Canada.....	<u>\$ * 91,962 86</u>

SESSIONAL PAPER No. 8

## NIAGARA FIRE—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Automobile (including Fire Risk).
	\$ cts.	\$ cts.
Gross cash received.....	201,563 07	3,738 63
Less reinsurance.....	26,768 43	
Less return premiums.....	36,835 27	741 71
Total deduction.....	63,603 70	
Net cash received.....	137,959 37	2,966 92
Net cash received for premiums for all classes of business.....	\$ 140,956 29	
Cash received for interest on investments.....	8,073 00	
Total income in Canada.....	\$ 149,081 29	

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Automobile (including fire risk).	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	16,565 82	1,084 30	
Paid for claims occurring during the year.....	93,619 83	1,357 46	60 00
Less savings and salvage.....	22 29		
Less reinsurance.....	9,387 45		
Total deduction.....	9,409 74		
Net payment for said claims.....	84,210 09		
Total net payment for claims.....	100,775 91	2,441 76	60 00
Total net payments for claims for all classes of business.....	\$ 103,277 67		
Commission and brokerage: Fire, \$30,569.94; Other, \$867.63.....	31,437 57		
Taxes: Fire, \$5,742.32; Other, \$12.52.....	5,754 84		
Salaries and fees: Fire.....	2,577 38		
Miscellaneous expenditure, Fire, viz.: Advertising, \$22.10; inspections and surveys, \$30.75; maps and plans, \$1,159.50; postage, telegrams, telephones and express, \$354.23; printing and stationery, \$459.49; rents, \$79.05; underwriters' boards, associations, etc., \$1,755.20; office expenses, \$1,016.73; travelling expenses, \$1,216.23; loss expenses, \$2,279.82.....	8,373 10		
Miscellaneous expenditure, Other, viz.: Postage, telegrams, telephones and express, \$4.30; loss expenses, \$204.01.....	208 31		
Total expenditure in Canada.....	\$ 151,628 87		

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## NIAGARA FIRE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	CLASS OF BUSINESS.					
	Fire.		Automobile (including Fire Risk.)		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915..	16,175,913	208,918 71	156,460	3,974 03	31,800	143 76
Taken in 1916, new and renewed.....	17,558,707	202,017 70	206,825	3,981 93		
Totals.....	33,734,620	410,936 41	363,285	7,955 98		
Less ceased.....	16,101,765	197,906 87	184,450	4,304 80	23,860	124 76
Gross in force at end of 1916	17,632,855	213,029 54	178,835	3,651 18	7,940	19 00
Less reinsured.....	2,619,827	30,617 68	3,000	45 00		
Net in force at end of 1916..	15,013,028	182,411 86	175,835	3,606 18	7,940	19 00

Summary of net in force at end of 1916: Amount \$15,196,803; Premiums, \$186,037.04.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 409,000 00
Book value of bonds and stocks.....	6,408,877 02
Cash on hand, in banks and trust companies.....	598,963 49
Agents' balances.....	818,394 81
Total ledger assets.....	\$ 8,235,235 32

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	117,244 98
Interest due and accrued.....	63,010 83
Claims and expenses recoverable.....	34,921 38
Gross assets.....	\$ 8,450,412 51
Deduct assets not admitted.....	74,999 54
Total admitted assets.....	\$ 8,375,412 97

## LIABILITIES.

Net amount of unpaid claims.....	\$ 420,230 91
Total amount of unearned premiums.....	3,734,858 17
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	27,500 00
Taxes due and accrued (estimated).....	90,000 00
Contingent commissions or other charges due or accrued.....	46,000 00
Income tax reserved.....	1,045 58
Citizens' contingent liability.....	1,500 00
Reserve for all other contingencies.....	22,500 00
Total liabilities, except capital stock.....	\$ 4,343,634 66
Capital stock paid up in cash.....	1,000,000 00
Surplus over liabilities and paid up capital stock.....	3,031,778 31
Total liabilities.....	\$ 8,375,412 97

## SESSIONAL PAPER No. 8

NIAGARA FIRE—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 4,076,070 54
Received for interest and dividends.....	329,535 56
Agents' balances previously charged off.....	1,807 26
Gross profit on sale or maturity of stocks.....	13,173 86
All other income.....	583 33
<b>Total income.....</b>	<b>\$ 4,421,170 55</b>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,902,196 57
Expenses of adjustment and settlement of claims.....	51,325 34
Dividends paid stockholders.....	250,000 00
Commission or brokerage.....	825,194 69
Salaries, \$81,529.67; and expenses, \$41,537.66 of special and general agents.....	123,067 33
Salaries, fees and other charges of officers, directors, trustees and home office employees.....	272,511 93
Rents.....	50,800 59
Underwriters' boards and tariff associations.....	46,895 92
Fire Department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	10,498 27
Inspections and surveys.....	22,212 69
State taxes on premiums, Insurance Department fees and licenses.....	108,375 44
All other licenses, fees and taxes.....	34,524 76
Agents' balances charged off.....	3,356 41
Amount paid from income tax reserved.....	35 00
Gross loss on sale or maturity of stocks.....	31,861 10
All other disbursements.....	114,785 01
<b>Total disbursements.....</b>	<b>\$ 3,847,641 05</b>

## RISKS AND PREMIUMS.

	Fire. *	Marine and Inland.
Amount of policies written or renewed during the year.....	\$588,154,782 00	\$16,989,908 00
Premiums thereon.....	5,843,613 97	289,976 38
Amount of policies terminated.....	510,799,155 00	14,415,098 00
Premiums thereon.....	5,385,173 30	201,362 63
Net amount in force at end of year.....	742,706,923 00	7,848,741 00
Premiums thereon.....	7,152,830 40	175,321 67

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## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—CHAS. J. CATER SCOTT.

Manager—OWEN D. JONES.

Principal Office—Edinburgh, Scotland.

Manager in Canada—RANDALL DAVIDSON.

Head Office in Canada—Montreal.

(Established 1809. Commenced business in Canada 1862.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$29,200,000 00
Amount subscribed.....	21,900,000 00
Amount paid in cash.....	11,862,500 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A.</i> ).....	\$ 894,712 80
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*Other Assets in Canada.*

Real estate held by the company, viz.:—

Five-story building, situated N.W. corner St. François Xavier and Hospital Streets, Montreal, occupied by the company and tenants as offices.... \$ 155,000 00

Four-story building, 26 Wellington Street E., Toronto, occupied by the company and tenants as offices..... 34,000 00

Total real estate, market value..... 189,000 00

Market value of bonds and debentures held by the company (*For details, see Schedule B.*)... 157,500 70

Cash in banks, viz.:—

Bank of Montreal, Montreal ..... \$ 79,400 45

Bank of Montreal, Winnipeg (Branch account) ..... 8,373 99

Bank of Montreal, Winnipeg (Current account) ..... 15,915 61

Total cash in banks..... 103,690 05

Interest accrued..... 15,195 65

Rents due, \$278.17; accrued, \$1,079.16..... 1,357 33

Agents' balances and premiums uncollected (\$2,753.18 was on business prior to Oct. 1, 1916)... 130,400 06

Office furniture and plans in Montreal and branch offices ..... 15,000 00

Total assets in Canada..... \$ 1,506,856 59

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid..... \$ 51,878 72

Net amount of claims, resisted, in suit (\$18,575 accrued in previous years). 25,500 00

Total net amount of unsettled claims..... \$ 77,378 72

Reserve of unearned premiums, \$736,261.65; carried out at 80 per cent..... 589,009 32

Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses... 4,872 31

Reinsurance premiums due..... 4,217 13

Taxes due and accrued..... 29,677 00

Total liabilities in Canada..... \$ 705,154 48

## SESSIONAL PAPER No. 8

## NORTH BRITISH AND MERCANTILE—Continued.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$1,087,891 27
Deduct reinsurances, \$34,699.74; return premiums, \$133,165.55.....	167,865 29
Net cash received for premiums.....	\$ 920,025 92
Received for interest on investments.....	42,368 01
Rents.....	6,912 47
Interest on bank deposit.....	3,085 58
Total income in Canada.....	<u>\$ 972,391 98</u>

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 15,429 96
Deduct reinsurances.....	6 67
Net amount paid for said claims.....	\$ 15,423 29
Amount paid for claims occurring during the year.....	\$ 489,486 39
Deduct savings and salvage, \$532.45; reinsurances, \$6,657.53.....	7,239 98
Net amount paid for said claims.....	\$ 482,246 41
Total net amount paid for claims.....	\$ 497,669 70
Commission or brokerage.....	164,572 67
Salaries: head office officials, \$40,193.38; general and special agents, \$1,910; directors' fees, \$1,460; auditors' fees, \$544.93; travelling expenses, officials, \$5,051.53; agents, \$52; retiring allowances, \$4,258 33.....	53,515 17
Taxes.....	29,909 59
Miscellaneous expenditure, viz.: Advertising, \$1,347.72; furniture and fixtures, \$662.18; underwriters' associations, \$9,487.50; inspections and surveys, \$5,216.63; insurance superintendence, \$612.38; postage, express, telephones and telegrams, \$5,213.90; maps and plans, \$1,752 03; sundry, \$2,172.49; rents, \$7,854.40; legal fees, \$183.63; investment expenses, \$433; printing and stationery, \$7,864 46; office supplies, \$336 31; total, \$43,166.63;—less proportion of expenses chargeable to Life branch, \$750.....	42,416 63
Total expenditure in Canada.....	<u>\$ 788,083 76</u>

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	53,669	\$ 132,821,124	\$ 1,490,992 03
Taken during the year, new and renewed.....	31,891	117,038,418	1,095,833 94
Total.....	85,560	\$ 249,859,542	\$ 2,586,825 97
Deduct terminated.....	31,061	95,056,232	1,064,195 84
Gross in force at end of year.....	54,489	\$ 154,803,310	\$ 1,522,630 13
Deduct reinsured.....		6,311,110	46,658 80
Net in force at December 31, 1916.....	54,489	\$ 148,492,200	\$ 1,475,971 33

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.		Par value.	Market value.
<i>Cities—</i>			
Bellefleur, 1934, 4½ p.c.....		\$ 50,000 00	\$ 45,500 00
Brantford, 1934, 4 p.c.....		50,000 00	43,500 00
Calgary, 1924, 5 p.c.....		24,000 00	23,040 00
Halifax, 1918, 4½ p.c.....		44,000 00	43,560 00
London, 1921, 4 p.c.....		25,000 00	24,000 00
London, 1931, 4½ p.c.....		9,000 00	8,460 00
London, 1932, 4½ p.c.....		10,000 00	9,400 00
London, 1933, 4½ p.c.....		6,000 00	5,640 00
Medicine Hat, 1931, 5 p.c.....		25,000 00	22,750 00
Nelson, B.C., 1921, 5 p.c.....		25,000 00	22,750 00
Three Rivers, 1931, 4 p.c.....		43,000 00	36,550 00
Victoria, B.C., 1917, 5 p.c.....		126,000 00	126,000 00
Westmount, 1932, 4 p.c.....		100,000 00	89,000 00

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NORTH BRITISH AND MERCANTILE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debentures owned by the Company, viz.:—*Concluded.*

<i>On deposit with the Receiver General.</i>		
	Par value.	Market value.
<i>Towns—</i>		
Goderich, 1917, 5 p.c.....	\$ 54,000 00	\$ 54,000 00
Longueuil, 1934, 4½ p.c.....	25,000 00	21,500 00
Salaberry de Valleyfield, 1925, 4 p.c.....	33,000 00	29,370 00
Welland, 1918, 5 p.c.....	32,000 00	32,000 00
<i>District—</i>		
South Vancouver, 1939, 5 p.c.....	25,000 00	21,250 00
<i>Township—</i>		
Richmond, B.C., 1941, 5 p.c.....	40,000 00	34,800 00
<i>Schools—</i>		
Montreal, R.C., 1918, 4 p.c.....	55,000 00	53,900 00
Montreal, Prot., 1923, 4 p.c.....	18,000 00	16,920 00
1924, 4 p.c.....	40,000 00	37,200 00
Saskatoon, Prot., 1925, 5 p.c.....	4,000 00	3,760 00
"          1926, 5 p.c.....	7,000 00	6,580 00
"          1927, 5 p.c.....	7,000 00	6,510 00
"          1928, 5 p.c.....	7,000 00	6,510 00
<i>Railway—</i>		
G.T. P. Ry. 1st Mtge. (g'teed-by Dominion of Canada), 1962, 3 p.c.....	28,226 67	17,782 80
<i>Miscellaneous—</i>		
Montreal Harbour, 1917, 4 p.c.....	52,000 00	51,480 00
Total on deposit with Receiver General.....	\$ 964,226 67	\$ 894,712 80

## SCHEDULE B.

*Held by the Company.*

Dominion of Canada War Loan, 1931, 5 p.c.....	\$ 102,500 00	\$ 101,475 00
<i>Cities—</i>		
Edmonton, 1917 to 1927, 4½ p.c.....	19,015 40	17,874 48
Halifax Permanent stock, 5 p.c.....	15,000 00	15,000 00
<i>Towns—</i>		
Acton, 1917, 4½ p.c.....	1,000 00	1,000 00
Acton, 1922, 4½ p.c.....	16,000 00	15,360 00
<i>Village—</i>		
Kingsville, 1917 to 1923, 5 p.c.....	7,001 26	6,791 22
Total held by the Company.....	\$160,516 66	\$ 157,500 70
Total par and market values.....	\$1,124,743 33	\$1,052,213 50

(For General Business Statement, see Appendix.)

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—J. A. THOMPSON.

Vice-Presidents—M. LONG AND W. M. FISHER.

Secretary—W. F. IRELAND.

Principal Office—Winnipeg, Man.

Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 136; amended in 1913 by 3-4 George V, Chap. 161. Dominion license issued August 12, 1909.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed.....	687,900 00
Amount paid thereon in cash.....	207,782 70

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate.....	\$	7,402 00
Amount secured by way of loans on real estate, first liens.....		145,657 48
"          "              "              second liens (partially secured by 1st mortgage).....		10,313 95
Book value of bonds and debts. ( <i>For details, see Schedule A</i> ).....		82,805 78
Cash at head office.....		8,086 43
Cash in Imperial Bank of Canada, Winnipeg.....		20,685 96
Underwriters' deposit.....		100 00
Total ledger assets.....	\$	275,031 65
Deduct market value of bonds and debentures under book value.....		9,621 37
	\$	265,410 28

## OTHER ASSETS.

Interest due, \$3,067.41; accrued, \$2,561.89.....	5,629 30
Agents' balances and premiums uncollected (\$3,509.18 on business prior to Oct. 1, 1916)...	31,177 90
Plans, \$4,752.29; furniture and fixtures, \$1,306.30.....	6,058 59
Reinsurance premiums due.....	18,472 97
<b>Total assets.....</b>	<b>\$ 326,749 64</b>
Deduct assets not admitted.....	12,500 00
<b>Net admitted assets.....</b>	<b>\$ 314,249 64</b>

## LIABILITIES.

Net amount of claims, adjusted and unpaid.....	\$ 3,124 34
Net amount of claims, unadjusted.....	18,413 14
Total net amount of unsettled claims.....	\$ 21,537 38
Reserve of unearned premiums, \$75,408.13; carried out at 80 per cent.....	60,326 50
Reinsurance accounts disallowed.....	31,626 25
Taxes due and accrued.....	2,000 00
Dividends declared and due, but unpaid.....	92 25
Reinsurance premiums.....	10,651 67
Deposit of reinsuring Company.....	27,225 44
Suspense account.....	20 00
Total liabilities (not including capital stock).....	\$ 153,479 49
Excess of assets over liabilities.....	\$ 160,769 55
Capital stock paid in cash.....	207,782 70

7 GEORGE V, A. 1917

## THE NORTH EMPIRE—Continued.

## INCOME.

Gross cash received for premiums.....	\$ 193,770 47
Deduct reinsurances, \$72,444.11; return premiums, \$45,890.32.....	118,334 43
Total net cash received for premiums.....	\$ 80,436 04
Received for interest on investments.....	20,873 70
Total.....	\$ 101,309 74
Received for calls on capital.....	4,623 40
Total income.....	\$ 105,933 14

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 24,200 10
Deduct reinsurances.....	8,170 50
Net amount paid for said claims.....	\$ 16,029 60
Amount paid for claims occurring during the year.....	\$ 105,476 46
Deduct savings and salvage, \$125; reinsurances, \$18,073.42.....	18,203 42
Net amount paid for said claims.....	\$ 87,273 04
Total net amount paid for claims.....	\$ 103,302 64
Taxes.....	4,273 65
Commission or brokerage.....	12,666 55
Salaries, fees and travelling expenses:—Salaries:—head office, \$8,916.60; general and special agents, \$2,006; Fees:—directors, \$535; auditors, \$300; Travelling expenses:—officials, \$1,070.35; agents, \$1,449.33.....	14,326 28
Miscellaneous expenditure, viz.:—Advertising, \$299.66; investment expenses, \$3,622.27; legal expenses, \$400.16; maps and plans, \$213.65; postage, telegrams, telephones and express, \$1,204.23; printing and stationery, \$930.22; rents, \$1,625.16; underwriters' boards, associations, etc., \$1,689.50; sundries, \$958 85.....	10,943 70
Total expenditure.....	\$ 145,512 82

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1915.....	\$ 288,240 79
Amount of cash income as above.....	105,933 14
Total.....	\$ 394,173 93
Amount of expenditure.....	\$ 145,512 82
Amounts written off.....	874 90
	146,387 72
Balance, net ledger assets, December 31, 1916 (\$275,031.65, less \$27,245.44, ledger liabilities).\$	247,786 21

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 71,949 73
Amount of commission thereon.....	18,150 31
Amount of losses recovered from said companies.....	26,248 92
Reserve of unearned premiums, \$25,038.53; carried out at 80 per cent.....	20,030 82
Amount of losses due and recoverable from such companies.....	49,472 54
Amount of reinsurance premiums payable to such companies.....	10,651 67
Amount of cash or other securities held for recovery of losses, etc.....	27,225 44

## SESSIONAL PAPER No. 8

**THE NORTH EMPIRE—Concluded.**  
**SUMMARY OF RISKS AND PREMIUMS.**

Risks and Premiums.		
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1915.....	12,035,768	193,495 88
Taken in 1916, new and renewed.....	12,187,370	200,930 01
Totals.....	24,223,138	394,425 89
Less ceased.....	12,252,107	192,908 21
Gross in force at end of 1916.....	11,971,031	201,517 68
Less reinsured.....	3,351,626	51,008 06
Net in force at end of 1916.....	8,619,405	150,509 62

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Book value.	Market value.
Dominion of Can. War Loan, 1925, 5 p.c.....	\$ 5,000 00	\$ 4,875 00	\$ 4,950 00
<i>District—</i>			
South Vancouver, 1959, 4½ p.c.....	45,000 00	45,000 00	35,100 00
<i>Schools—</i>			
Berrywater, S.D., 1917-19, 5½ p.c.....	540 00	540 00	534 60
Brockton, S.D., 1917-19, 7 p.c.....	390 00	390 00	393 90
Buffalo View, S.D., 1917-19, 5 p.c.....	360 00	360 00	352 80
Clear Creek, S.D., 1917-19, 6 p.c.....	300 00	300 00	300 00
Daysville, S.D., 1917-19, 6 p.c.....	300 00	300 00	300 00
East Kildonan, S.D., 1922, 6 p.c.....	1,000 00	1,000 00	1,000 00
East Kildonan, S.D., 1923, 6 p.c.....	4,000 00	4,000 00	4,040 00
East Kildonan, S.D., 1924, 6 p.c.....	5,000 00	5,000 00	5,050 00
Herzel, S.D., 1917, 6 p.c.....	100 00	100 00	100 00
Herzel, S.D., 1917, 8 p.c.....	20 00	20 00	20 00
Kelliher, S.D., 1917-19, 7 p.c.....	510 00	510 00	515 10
Kingsland, S.D., 1917-19, 5½ p.c.....	600 00	600 00	594 00
Knapperton, S.D., 1917-19, 6 p.c.....	360 00	360 00	360 00
Lamoyle, S.D., 1917-19, 6 p.c.....	255 00	255 00	255 00
McConnell, S.D., 1917-19, 5½ p.c.....	360 00	360 00	356 40
Poplar Hill, S.D., 1917-19, 6 p.c.....	300 00	300 00	300 00
Prudential, S.D., 1917-19, 6 p.c.....	750 00	750 00	750 00
Riversdale, S.D., 1917-19, 5½ p.c.....	345 00	345 00	341 55
Round Valley, S.D., 1917-19, 5½ p.c.....	540 00	540 00	534 60
Sudom, S.D., 1917-19, 5½ p.c.....	390 00	390 00	386 10
Sunny View, S.D., 1917-19, 5½ p.c.....	360 00	360 00	356 40
Warman, S.D., 1917-19, 6 p.c.....	300 00	300 00	300 00
Total on deposit with Receiver General.....	\$ 67,080 00	\$ 66,955 00	\$ 57,497 35
Other debentures owned by the company, viz:—			
<i>Governments—</i>			
Dominion of Canada War Loan, 1925, 5 p.c....	5,000 00	4,875 00	4,950 00
Dominion of Canada War Loan, 1931, 5 p.c....	10,000 00	9,722 05	9,900 00
<i>City—</i>			
Winnipeg Hospital, 1936, 4 p.c.....	973 33	943 73	837 06
<i>Schools—</i>			
Berrywater, 1916, 5½ p.c.....	180 00	180 00	178 20
Sudom, 1915, 5½ p.c.....	130 00	130 00	128 70
Total par, book and market values.....	\$ 83,233 33	\$ 82,805 78	\$ 73,184 41

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## THE NORTH WEST FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—G. R. CROWE.

Vice-President—D. E. SPRAGUE.

General Manager—T. L. MORRISSEY.

Deputy Manager—THOS. BRUCE.

Principal Office—Winnipeg.

(Incorporated by an Act of the Legislature of the Province of Manitoba, 1880, chapter 37, amended in 1885 by chap. 51; in 1888, by chap. 46, and in 1903 by chap. 62. The above Acts were consolidated and amended by chap. 79, Statutes of Manitoba, 1904. Dominion license issued February 6, 1912.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	250,000 00
Amount paid in cash.....	100,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Mortgage loans on real estate, first liens.....	\$ 143,759 60
Amount of loans as above on which interest has been overdue for one year or more previous to statement.....	\$ 48,809 60

Bonds and debentures owned, viz.:—

Government—	Par value.	Book value.	Market value.
Dominion of Canada War Loan, 1925, 5 p.c....	\$ 25,000 00	\$ 24,213 80	\$ 24,750 00
Cities—			
*St. Boniface, 1932, 5 p.c.....	16,000 00	15,092 80	15,040 00
*St. Boniface, 1940, 5 p.c.....	38,815 09	41,705 63	35,709 88
*Winnipeg, 1930, 4 p.c.....	2,000 00	1,800 00	1,780 00
Total par, book and market values.....	\$ 81,815 09	\$ 82,812 23	\$ 77,279 88

Carried out at book value.....	82,812 23
Cash at head office.....	589 53
Cash at Eastern Branch.....	13 59

Cash in banks, viz.:—

Royal Bank of Canada (current account).....	\$ 3,154 70
Royal Bank of Canada (savings account).....	49,108 16

Total cash in banks.....	52,262 86
Sinking fund, St. Boniface debts.....	86 47

Total ledger assets.....	\$ 279,524 28
Deduct market value of bonds and debentures under book value.....	5,532 35
	\$ 273,991 93

## OTHER ASSETS.

Interest due, \$5,480.39 accrued, \$3,726 16.....	9,206 55
Agents' balances and premiums uncollected (\$1,203.36 on business prior to October 1, 1916.)	8,424 32
Bills receivable.....	115 19
Total assets.....	\$ 291,737 99

\*On deposit with Receiver General.

## SESSIONAL PAPER No. 8

## THE NORTH WEST FIRE—Continued.

## LIABILITIES.

## (1) Liabilities in Canada.

Net amount of claims, unadjusted.....	\$	13,309 25
"    "    "    resisted, in suit (accrued in 1915).....		2,000 00
Total net amount of unsettled claims.....	\$	15,309 25
Reserve of unearned premiums, \$100,565.74; carried out at 80 per cent.....		80,452 59
Taxes due and accrued.....		1,327 65
Total liabilities in Canada.....	\$	97,089 49

## (2) Liabilities in other Countries.

Reserve of unearned premiums, \$1,746.63; carried out at 80 per cent.....	\$	1,397 30
Total liabilities in other countries.....	\$	1,397 30
Total liabilities in all countries.....	\$	98,486 79
Excess of assets over liabilities.....	\$	193,251 20
Capital stock paid in cash.....		100,000 00
Surplus over liabilities and capital.....	\$	93,251 20

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 175,470 32	\$ 5,143 93
Deduct reinsurances, \$31,061.46; return premiums, \$19,552.65....	49,547 54	1,066 57
Net cash received for premiums.....	\$ 125,922 78	\$ 4,077 36
Net cash received for premiums in all countries.....		\$ 130,000 14
Received for interest on investments.....		14,322 87
Total income.....		\$ 144,323 01

## EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years.....	\$ 9,068 77	
Deduct reinsurances.....	1,241 30	
Net amount paid for said claims.....	\$ 7,827 47	
Amount paid for said claims occurring during the year.....	\$ 110,423 85	\$ 325 37
Deduct reinsurances.....	24,210 47	
Net amount paid for said claims.....	\$ 86,213 38	
Total net amount paid for claims.....	\$ 94,040 85	\$ 325 37
Total net amount paid for claims in all countries.....		\$ 94,366 22
Dividends paid to shareholders at 6 per cent.....		6,000 00
Commission or brokerage.....		27,368 22
Salaries: Head Office officials, \$7,437.72 directors' fees, \$460 auditors' fees, \$200; travel- ling expenses, officials \$595.51.....		8,693 23
Taxes.....		4,894 35
Miscellaneous expenditure, viz.: Advertising, \$188.60; maps and plans, \$340.74; postage, telegrams, telephones and express, \$656.39; printing and stationery, \$507.09; rents, \$1,125.37; legal expenses, \$60.65; board fees, \$1,516.32; light, exchange and miscellaneous \$302.40.....		4,697 56
Total expenditure.....		\$ 146,019 58

## SYNOPSIS OF LEDGER ASSETS.

Amount of net ledger assets, December 31, 1915.....	\$	281,218 35
Amount of cash income.....		144,323 01
Suspense account written on.....		2 50
Total.....	\$	425,543 86
Amount of cash expenditure.....		146,019 58
Balance, net ledger assets, December 31, 1916.....	\$	279,524 28

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THE NORTH WEST FIRE—*Continued.*STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT  
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$	234 12
Newfoundland.....		41 25
Amount of commission thereon.....		55 07
Amount of claims recovered from said companies.....		496 03

## SESSIONAL PAPER No. 8

THE NORTH WEST FIRE—Concluded.  
SUMMARY OF RISKS AND PREMIUMS.

Fire Risks.	CLASS OF BUSINESS.									
	IN CANADA.					IN OTHER COUNTRIES.				
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.	TOTAL IN ALL COUNTRIES.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.	
Gross in force at end of 1915.....	12,812	18,768,710	245,505 19	259	345,878	4,379 85	13,071	19,114,588	249,945 04	
Taken in 1916—New .....	7,270	12,559,209	148,802 18	120	171,433	2,021 71	7,390	12,730,642	150,823 89	
Renewed.....	988	1,645,711	23,833 73	167	229,200	2,714 67	1,155	1,874,911	26,548 40	
Totals.....	21,070	32,973,630	418,201 10	546	746,511	9,116 23	21,610	33,720,141	427,317 33	
Less ceased.....	8,172	14,387,338	180,444 15	279	338,121	4,705 48	8,451	14,775,459	185,149 03	
Gross in force at end of 1916.....	12,898	18,586,292	237,756 95	267	358,390	4,410 75	13,165	18,944,682	242,167 70	
Less reinsured.....	.....	2,904,036	39,851 07	.....	74,630	917 40	.....	3,038,060	40,768 53	
Net in force at end of 1916.....	12,898	15,682,256	197,905 88	267	283,760	3,493 29	13,165	15,906,610	201,399 17	

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## THE NORTHERN ASSURANCE COMPANY, LIMITED.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—HENRY CHARLES HAMBRO.

General Manager—H. E. WILSON.

Principal Offices—London and Aberdeen.

Manager for Canada—G. E. MOBERLY.

Head Office in Canada—Montreal.

(Established June 2, 1836. Commenced business in Canada, 1867.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 3,000,000	\$14,600,000 00
Amount paid in cash.....	300,000	1,460,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A.</i> ).....	\$ 673,113 19
--	---------------

*Other Assets in Canada.*

Cash on hand: Montreal, \$2,850.41, Winnipeg, \$1,441.74.....	4,292 15
Cash in banks, viz.:—	
Bank of Montreal, Montreal.....	\$ 7,834 63
Bank of British North America, Montreal.....	1,257 10
Union Bank of Canada, Montreal.....	5,043 40
Union Bank of Canada, Winnipeg.....	24,445 45
Bank of British North America, Victoria.....	555 82
Total cash in banks.....	39,136 40
Agents' balances and premiums uncollected (\$3,245.67 was on business prior to Oct. 1, 1916)	87,666 72
Office furniture, \$4,000; and plans \$6,000.....	10,000 00
Total assets in Canada.....	\$ 814,208 46

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 18,468 99
Net amount of claims, unadjusted.....	63,660 55
Total net amount of unsettled claims.....	\$ 82,129 54
Reserve of unearned premiums, \$561,219.72; carried out at 80 per cent.....	448,975 77
Taxes due and accrued.....	19,591 03
Due for miscellaneous expenses.....	1,519 73
Reinsurance premiums, due.....	591 12
Total liabilities in Canada.....	\$ 552,807 19

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 862,823 39
Deduct reinsurance, \$8,313.18; return premiums, \$92,615.10.....	100,928 28
Net cash received for premiums.....	\$ 761,895 11
Interest on bank deposits.....	1,031 72
Endorsement fees.....	77 35
Total income in Canada.....	\$ 763,004 18

## SESSIONAL PAPER No. 8

## THE NORTHERN—Concluded.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 61,058 06	
Amount paid for claims occurring during the year.....	\$ 528,020 64	
Deduct savings and salvage, \$11,320.40; reinsurances, \$6,104.77.....	17,425 17	
Net amount paid for said claims.....	\$ 510,595 47	
Total net amount paid for claims.....	\$	571,653 53
Commission or brokerage.....		142,409 01
Salaries, \$34,532.10; auditors' fees, \$600; travelling expenses, \$3,768.19.....		38,920 29
Taxes.....		24,661 04
Miscellaneous expenditure, viz.: Advertising, \$1,709.85; cleaning and lighting, \$680.52; furniture and fixtures, \$1,043.45; inspections and surveys, \$4,449.24; legal expenses, \$279.94; maps and plans, \$1,917.97; exchange, \$400.70; postage, telegrams telephones and express, \$4,518.08; printing and stationery, \$3,354.93; rents, \$4,152; underwriters' boards, tariff associations, etc., \$8,130.50; newspapers and books, \$251.32; sundry, \$763.44.....		33,651 94
Total expenditure in Canada.....	\$	811,295 81

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	35,375	\$ 90,708,826	\$ 1,122,205 00
Taken during the year, new and renewed.....	28,515	72,651,285	875,460 95
Total.....	63,890	\$163,360,111	\$ 1,997,665 95
Deduct terminated.....	20,427	70,307,449	865,296 75
Gross in force at end of year.....	43,463	\$ 93,052,662	\$ 1,132,369 20
Deduct reinsured.....		1,156,714	9,513 73
Net in force at December 31, 1916.....	43,463	\$ 91,895,948	\$ 1,122,855 47

## SCHEDULE A.

## Bonds and debentures on deposit with Receiver General:—

Government—	Far value.	Market value.
Canada Stock, 1930/1950, 3½ p.c.....	\$ 65,213 33	\$ 50,214 26
Canada bonds, 1914/1919, 3½ p.c.....	40,393 34	39,585 47
“ 1920/1925, 4½ p.c.....	9,733 33	9,441 33
British War Loan Scrip, 1925/1945, 4½ p.c.....	24,333 33	23,360 00
Cities—		
Calgary, 1932, 4½ p.c.....	24,333 33	21,413 33
North Vancouver, 1931, 4½ p.c.....	24,333 33	20,683 33
Ottawa, 1932, 4½ p.c.....	24,333 33	23,116 66
Ottawa, 1943, 4½ p.c.....	24,333 34	22,630 01
Port Arthur, 1928, 5 p.c.....	7,000 00	6,650 00
Port Arthur, 1929, 5 p.c.....	2,000 00	1,900 00
Port Arthur, 1937, 5 p.c.....	25,000 00	23,250 00
Port Arthur, 1938, 5 p.c.....	1,000 00	930 00
Quebec, 1963, 4½ p.c.....	48,666 67	43,800 00
Toronto, 1929, 3½ p.c.....	146,000 00	127,020 00
Toronto, 1919, 5 p.c.....	34,553 33	34,898 87
Vancouver, 1923, 4½ p.c.....	48,666 67	45,746 60
Vancouver, 1927, 6 p.c.....	24,333 33	25,063 33
Winnipeg, 1941, 3½ p.c.....	30,000 00	23,100 00
Winnipeg, 1925, 4 p.c.....	25,000 00	23,000 00
Railways—		
Grand Trunk Pacific Railway 1st mortgage (guaranteed by Dominion of Canada), 1962, 3 p.c.....	170,333 33	107,310 00
Total on deposit with Receiver General.....	\$ 799,559 99	\$ 673,113 19

(For General Business Statement, see Appendix.)

# NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—ALFRED F. JAMES.

Secretary—LUBIN M. STUART.

Principal Office—Milwaukee, Wis.

Chief Agent in Canada—A. D. STURROCH.

Head Office in Canada—Regina, Sask.

(Incorporated February 20, 1869. Dominion license issued May 22, 1912, limited to Provinces of Ontario, Manitoba, Alberta, Saskatchewan and British Columbia; extended on April 10, 1913, to include whole Dominion.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

Cities—	Par value.	Market value.
Toronto, 1948, 4 p.c.....	\$ 99,280 00	\$ 84,388 00
Victoria, 1936, 4 p.c.....	54,506 67	44,695 47
<i>Schools—</i>		
Calgary, P., 1950, 4½ p.c.....	17,000 00	13,940 00
Calgary, P., 1951, 4½ p.c.....	16,000 00	13,120 00
Calgary, P., 1952, 4½ p.c.....	2,000 00	1,640 00
Total on deposit with Receiver General.....	\$ 188,786 67	\$ 157,783 47

Carried out at market value.....\$ 157,783 47

## *Other Assets in Canada.*

Cash at head office.....	10 00
Cash in banks, viz.:—	
Bank of Toronto, Toronto.....	\$ 5,494 72
Bank of Nova Scotia, Regina.....	8,211 03
Total cash in banks.....	13,705 80
Interest accrued.....	2,412 42
Agents balances and premiums uncollected, viz.:—	
Fire (\$32,564.45 on business prior to Oct. 1, 1916).....	\$ 44,490 71
Hail (on business prior to Oct. 1, 1916).....	-4,110 61
Total.....	40,380 10
Office furniture and plans.....	1,000 00
Total assets in Canada.....	\$ 215,291 79

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 1,739 25
Net amount of fire claims, unadjusted.....	24,280 00
Total net amount of unsettled claims.....	\$ 26,019 25
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 111,398 08
Tornado.....	741 64
Total, \$112,139.72; carried out at 80 per cent.....	89,711 77
Taxes due and accrued (estimated).....	2,000 00
Salaries, rent, etc., due and accrued.....	2,000 00
Total liabilities in Canada.....	\$ 119,731 02

## SESSIONAL PAPER No. 8

## NORTHWESTERN NATIONAL—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	150,493 75	184,045 36	659 55
Less reinsurance.....	86 41	1,779 43	
Less return premiums.....	20,972 43	12,958 53	10 85
Total deduction.....	21,058 84	14,737 96	
Net cash received.....	129,434 91	169,307 40	648 70
Net cash received for premiums for all classes of business.....	\$ 299,391 01		
Cash received for interest on investments.....	7,726 46		
Income received from all other sources in Canada.....	183 82		
Total income in Canada.....	\$ 307,301 29		

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	1,297 67		
Less savings and salvage.....	45 00		
Less reinsurance.....	348 20		
Total deduction.....	393 20		
Net payment for said claims.....	904 47	124 75	
Paid for claims occurring during the year.....	58,910 36	175,028 21	39 50
Less savings and salvage.....	262 96	407 96	
Less reinsurance.....	147 79	2,202 04	
Total deduction.....	410 75	2,610 00	
Net payment for said claims.....	58,499 61	172,418 21	
Total net payment for claims.....	59,404 08	172,542 96	39 50
Total net payments for claims for all classes of business.....	\$ 231,986 54		
Commission and brokerage, Fire, \$29,712.31; Other, \$38,926.70.....	68,639 01		
Taxes, Fire.....	10,094 05		
Salaries, fees and travelling expenses, Fire:—Salaries: general and special agents, \$9,466.44; travelling expenses, agents, \$1,088.31.....	10,554 75		
Miscellaneous expenditure, Fire, viz.:—Furniture and fixtures, \$576.87; maps and plans, \$1,233.32; postage, telegrams, telephones and express, \$1,060.17; printing and stationery, \$574.81; rents, \$489; underwriters' boards, associations, etc., \$70.90; miscellaneous agency expenses, \$12,220.54.....	16,216 61		
Miscellaneous expenditure, Other, viz.:—Adjusting hail losses and miscellaneous expenses.....	1,688 76		
Total expenditure in Canada.....	\$ 339,179 72		

7 GEORGE V, A. 1917

NORTHWESTERN NATIONAL—Continued.  
SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Hail.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.	18,154,656	210,839 68			762,760	3,867 23
Taken in 1916—new and renewed.....	14,541,757	172,071 80	2,554,628	176,770 48	120,150	659 55
Totals.....	32,696,413	382,911 48			882,910	4,526 78
Less ceased.....	13,976,486	163,704 02	2,554,628	176,770 48	623,760	3,155 43
Gross in force at end of 1916	18,719,927	219,207 46			259,150	1,371 35
Less reinsured.....	52,668	274 78				
Net in force at end of 1916..	18,667,259	218,932 68			259,150	1,371 35

Summary of net in force at end of 1916: Amount, \$18,926,409; Premiums, \$220,304.03.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

LEDGER ASSETS.

Book value of real estate.....	\$ 218,000 00
Mortgage loans on real estate, first liens.....	1,623,409 60
Book value of bonds.....	5,440,919 36
Cash on hand, in trust companies and in banks.....	239,754 50
Agents' balances and bills receivable.....	492,586 67
Total ledger assets.....	\$ 8,014,670 13

NON-LEDGER ASSETS.

Interest due and accrued.....	63,404 78
Reinsurance recoverable on losses paid.....	3,123 93
Gross assets.....	\$ 8,081,198 84
Deduct assets not admitted.....	473,892 99
Total admitted assets.....	\$ 7,607,305 85

LIABILITIES

Net amount of unpaid claims.....	\$ 280,094 76
Total amount of unearned premiums.....	3,443,954 05
Conflagration reserve.....	600,000 00
Dividends declared and unpaid to stockholders.....	75,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,290 34
Taxes due or accrued (estimated).....	115,000 00
Commissions, brokerage and other charges due or accrued.....	28,392 47
Total liabilities except capital stock.....	\$ 4,545,731 62
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	2,061,574 23
Total liabilities.....	\$ 7,607,305 85

## SESSIONAL PAPER No. 8

NORTHWESTERN NATIONAL—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 3,241,732 32
Interest and dividends.....	293,084 85
Rents.....	11,000 00
Agents' balances previously charged off.....	61 65
Total income.....	<u>\$ 3,545,878 82</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,506,287 58
Expenses of adjustment and settlement of claims.....	46,507 29
Paid stockholders for interest and dividends.....	150,000 00
Commissions or brokerage.....	753,819 03
Allowances to local agencies for miscellaneous agency expenses.....	5,466 21
Salaries, \$99,547.52; and expenses, \$197,472.85; of special and general agents.....	297,020 37
Salaries, fees and all other charges of officers, directors, trustees and home office employees	109,917 39
Rents.....	11,000 00
Underwriters' boards and tariff associations.....	20,291 02
Fire department, fire patrol and salvage assessments, fees, taxes and expenses.....	18,962 90
Inspections and surveys.....	310 00
Taxes on real estate.....	4,658 45
State taxes on premiums; Insurance Department licenses and fees.....	83,361 16
All other licenses, fees and taxes.....	13,501 57
Agents' balances charged off.....	381 02
Gross loss on sale or maturity of bonds.....	22,619 38
All other disbursements.....	89,456 55
Total disbursements.....	<u>\$ 3,133,559 92</u>

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$ 358,748,836 00
Premiums thereon.....	3,961,961 37
Amount of risks terminated during the year.....	355,433,794 00
Premiums thereon.....	3,710,252 15
Net amount in force at December 31, 1916.....	769,757,915 00
Premiums thereon.....	<u>6,669,215 21</u>

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## THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—Major F. ASTLEY CUBITT.

General Manager and Secretary—JOHN LARGE.

Principal Office—Norwich, Eng.

Chief Agent in Canada—JOHN B. LAIDLAW.

Head Office in Canada—Toronto, Ont.

(Organized and commenced business 1797. Commenced business in Canada, April, 1880).

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 1,100,000	\$5,353,333 33
Amount of capital paid thereon in cash.....	132,000	642,400 00
Debiture Stock (Norwich and London).....	580,000	2,822,666 66

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 773,176 28
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*Other Assets in Canada.*

Value of real estate held by the company, 12-14 Wellington St., E., Toronto.....	80,000 00
Cash on hand.....	16,340 81
Cash in banks, viz.:—	
Molsons Bank, Toronto (current account): fire, \$10,226.54; other, \$10,304.70. \$	20,531 24
Molsons Bank, Toronto (special account).....	76,118 92
Molsons Bank, Montreal (current account).....	750 00
Molsons Bank, Montreal (special account).....	7,374 30
Imperial Bank, Toronto (special account).....	42,194 37
Imperial Bank, Toronto (current account).....	10,306 57
Total cash in banks.....	157,275 40
Agents' balances and premiums uncollected, viz.:—	
Fire. (\$ 9,268.72 on business prior to Oct. 1, 1916).....	\$ 79,966 68
Accident (\$ 1,131.53 " " 1, 1916).....	3,189 43
Automobile (including Fire Risk) (\$ 100.80 " " 1, 1916).....	1,237 24
Automobile (excluding Fire Risk) (\$ 548.08 " " 1, 1916).....	1,259 87
Employers' Liability (\$ 3,239.89 " " 1, 1916).....	5,575 25
Plate Glass (\$ 185.63 " " 1, 1916).....	1,978 80
Sickness (\$ 670.62 " " 1, 1916).....	2,081 30
Total.....	95,288 57
Office furniture and plans.....	5,000 00
Glass Underwriters' Association of Canada deposit.....	100 00
Manitoba Workmen's Compensation Act deposit.....	5,000 00
Due from reinsuring companies (Accident claims).....	9 00
Total assets in Canada.....	\$ 1,132,190 04





## SESSIONAL PAPER No. 8

## THE NORWICH UNION FIRE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Accident.		Automobile (including Fire risk.)	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....	101,023,602	1,186,593 44	1,959,390	12,035 07	376,247	8,462 94
Taken in 1916—New.....	47,162,529	555,266 29	2,826,000	14,566 97	1,313,052	21,819 91
Renewed.....	25,634,212	288,848 79	2,560,050	12,028 81		
Totals.....	173,820,343	2,030,708 52	7,345,350	38,630 85	1,689,299	30,282 85
Less ceased.....	73,845,577	876,172 21	3,620,800	18,920 06	679,257	11,773 16
Gross in force at end of 1916.....	99,974,766	1,154,536 31	3,724,550	19,710 79	1,010,042	18,509 69
Less reinsured.....	993,279	10,346 89	218,500	858 87	5,132	76 55
Net in force at end of 1916.....	98,981,487	1,144,189 42	3,506,050	18,851 92	1,004,910	18,433 14

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.					
	Automobile (excluding Fire risk.)		Employers' Liability.		Plate Glass.	Sickness.
	Amount.	Premiums.	Amount.	Premiums.	Premiums.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1915..	1,210,000	6,470 44	1,697,504	18,555 89	6,077 66	7,590 09
Taken in 1916—New.....	2,905,035	16,893 74	1,715,000	28,250 16	7,112 49	9,701 39
Renewed.....	720,000	4,144 53	711,666	6,073 70	3,630 24	7,424 21
Totals.....	4,835,035	27,508 71	4,124,170	52,909 75	16,820 39	24,715 69
Less ceased.....	2,332,250	11,601 94	2,447,504	33,449 37	6,614 08	12,189 92
Gross in force at end of 1916..	2,502,785	15,906 77	1,676,666	19,460 38	10,206 31	12,525 77
Less reinsured.....	13,000	472 77	56,666	925 56	258 87	581 79
Net in force at end of 1916....	2,489,785	15,434 00	1,620,000	18,534 82	9,947 44	11,943 98

## SCHEDULE A.

Bonds and debts. on deposit with the Receiver General.

Governments—	Par value.	Market value.
Canada inscribed stock, 1938, 3 p.c. ....	\$ 26,766 66	\$ 19,807 33
Canada inscribed stock, 1930/1950, 3½ p.c. ....	97,333 33	74,946 66
Canada Reg'd stock, 1940/1960, 4 p.c. ....	73,000 00	61,320 00
Canada War Loan, 1925, 5 p.c. ....	70,500 00	69,795 00
Prov. of New Brunswick, 1938, 3 p.c. ....	29,200 00	21,608 00
Prov. of Ontario, 1939, 4 p.c. ....	10,000 00	8,700 00
Prov. of Ontario, 1941, 4 p.c. ....	20,000 00	17,400 00

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THE NORWICH UNION FIRE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debts., on deposit with the Receiver General:—*Concluded.*

<i>Cities—</i>	Par value.	Market value.
Calgary, 1933, 4½ p.c.....	\$ 30,000 00	\$ 26,100 00
Edmonton, 1924, 4½ p.c.....	9,800 00	9,016 00
London, 1921, 4 p.c.....	15,000 00	14,400 00
*London, 1916, 4½ p.c.....	6,000 00	6,000 00
Montreal permanent debenture stock, 3 p.c.....	24,333 33	14,600 00
Montreal, 1942, 3½ p.c.....	34,066 67	26,572 00
Montreal stg. stock, 1932, 4 p.c.....	14,600 00	12,994 00
Ottawa, 1931, 4 p.c.....	44,286 67	39,858 00
Quebec stock, 1962, 3½ p.c.....	38,446 66	27,681 60
Toronto, 1929, 3½ p.c.....	90,033 33	78,329 00
Toronto, 1944, 3½ p.c.....	38,933 33	30,368 00
Toronto, 1948, 4 p.c.....	29,200 00	24,820 00
Vancouver, 1944, 4 p.c.....	16,000 00	12,480 00
Vancouver, 1946, 4 p.c.....	20,000 00	15,400 00
Victoria, 1936, 4 p.c.....	19,466 67	15,962 67
Victoria, 1961, 4 p.c.....	9,733 33	7,300 00
Winnipeg, 1938, 3½ p.c.....	6,000 00	4,740 00
Winnipeg, 1923, 4 p.c.....	8,000 00	7,520 00
Winnipeg, 1925, 4 p.c.....	20,000 00	18,400 00
<i>District—</i>		
South Vancouver, 1959, 5 p.c.....	10,000 00	8,500 00
<i>Railway—</i>		
Can. Nor. Ry. cons. 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c.....	58,400 00	50,808 00
<i>Miscellaneous—</i>		
Can. Perm. Mortgage Corporation, 1919, 4½ p.c.....	25,000 00	25,000 00
Toronto Harbour Commrs. (g'teed by City of Toronto), 1953, 4½ p.c.....	25,000 00	22,750 00
Total on deposit with Receiver General.....	\$ 919,099 98	\$ 773,176 26

\*This security was released on January 22, 1917, and \$9,733.33 Province of Saskatchewan debentures, 1954, 4½ p.c., were deposited in lieu thereof.

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE OCCIDENTAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—RANDALL DAVIDSON.

Vice-President and Secretary—C. A. RICHARDSON.

Principal Office—Winnipeg, Man.

(Incorporated by an Act of the Legislature of the Province of Manitoba, chapter 65 of the Statutes of 1902. Incorporated, June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 139. Dominion license issued, May 5, 1909.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$ 500,000 00
Amount paid thereon in cash.....	174,762 70

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount secured by way of loans on real estate, first liens.....	\$ 143,088 24
Mortgage charges recoverable.....	60 79

Bonds and debentures owned by the company, viz:—

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 25,000 00	\$ 24,305 25	\$ 24,750 00
Dominion of Canada War Loan, 1931, 5 p.c.....	25,000 00	24,213 75	24,750 00
*Province of Manitoba (Telegraph and Telephone Systems), 1947, 4 p.c.....	55,000 00	55,000 00	45,100 00
*Province of Manitoba, 1920, 5 p.c.....	10,000 00	10,000 00	9,900 00
<i>District—</i>			
*Greater Winnipeg Water Dist., 1920, 5 p.c.	40,000 00	39,393 76	39,600 00
<i>Schools—</i>			
Huntley, Alta., 1917-1919, 5½ p.c.....	450 00	450 00	445 50
Waldron, Alta., 1917-1920, 5 p.c.....	1,000 00	1,000 00	980 00
Flying Arrow, Sask., 1917-1919, 5½ p.c....	450 00	450 00	445 50
Echo, Sask., 1917-1919, 5½ p.c.....	300 00	300 00	297 00
<i>Miscellaneous—</i>			
Canada Permanent Mortgage Corporation, 1920, 4½ p.c.....	15,000 00	15,000 00	15,000 00
Total par, book and market values....	\$ 172,200 00	\$ 170,112 76	\$ 161,268 00

Carried out at book value.....	170,112 76
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Cash in banks, viz:—

Royal Bank of Canada, Winnipeg, (current account).....	\$ 18,731 10
Royal Bank of Canada, Winnipeg (investment account).....	33,504 55
Royal Bank of Canada, Winnipeg (savings account).....	25,112 50
Royal Bank of Canada, Montreal (current account).....	15,029 53

Total cash in banks.....	92,377 68
Advances to inspectors.....	55 45

Total ledger assets.....	\$ 405,604 92
Deduct market value of bonds and debentures under book value.....	8,844 76

\$ 396,850 16

\*On deposit with Receiver General.

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## THE OCCIDENTAL FIRE—Continued.

## OTHER ASSETS.

Interest due, \$2,018.41; accrued, \$6,028.57.....	\$	8,046 98
Agents' balances and premiums uncollected (\$404.58 on business prior to October 1, 1916).....		41,503 34
Office furniture, \$1,000; maps and plans, \$4,000.....		5,000 00
Accrued commission on licensed reinsurance premiums.....		736 86
<b>Total assets.....</b>	<b>\$</b>	<b>452,137 34</b>

## LIABILITIES.

Net amount of claims, unadjusted.....	\$	14,988 88
Net amount of claims, resisted, in suit.....		1,500 00
<b>Total net amount of unsettled claims.....</b>	<b>\$</b>	<b>16,488 88</b>
Reserve of unearned premiums, \$112,756.11; carried out at 80 per cent.....		90,204 89
Held in trust for unlicensed reinsuring companies.....		43,621 86
Interest paid in advance.....		96 55
Taxes due and accrued.....		722 59
Due for reinsurance premiums.....		4,912 42
Interest accrued on unlicensed reinsurance premiums.....		547 02
<b>Total liabilities in Canada.....</b>	<b>\$</b>	<b>156,594 21</b>
Surplus of assets over liabilities.....	\$	295,543 13
Capital stock paid in cash.....		174,762 70
<b>Surplus over all liabilities and capital stock paid up.....</b>	<b>\$</b>	<b>120,780 43</b>

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 247,539 29	\$ 2,096 72
Deduct reinsurances, \$78,596.80; return premiums, \$41,310... ..	119,906 80	
<b>Net cash received for said premiums.....</b>	<b>\$ 127,632 49</b>	<b>\$ 2,096 72</b>
<b>Total net cash received for premiums in all countries.....</b>	<b>\$</b>	<b>129,729 21</b>
Received for interest on investments.....		17,821 04
<b>Total income.....</b>	<b>\$</b>	<b>147,550 25</b>

## EXPENDITURE.

	In Canada.	
Amount paid for claims occurring in previous years.....	\$ 10,998 47	
Deduct reinsurances.....	2,831 05	
<b>Net amount paid for said claims.....</b>	<b>\$ 8,167 42</b>	
Amount paid for claims occurring during the year.....	\$ 80,937 81	
Deduct reinsurances.....	34,587 39	
<b>Net amount paid for said claims.....</b>	<b>\$ 46,350 42</b>	
<b>Total net amount paid for claims.....</b>	<b>\$</b>	<b>54,517 84</b>
Dividends.....		10 00
Commission or brokerage.....		21,305 02
Paid for salaries: H.O. officials, \$9,437.02; general and special agents, \$2,500; directors' fees, \$190; auditors' fees, \$560.07; travelling expenses: officials, \$1,050.47; agents, \$2,838 81..		16,576 37
Taxes.....		8,832 87
Miscellaneous expenditure, viz.: Advertising, \$411.90; maps and plans, \$1,066.35; printing and stationery, \$5,824.54; postage, telegrams, telephones and express, \$990.72; legal expenses, \$348.52; boards, tariff associations, etc., \$2,026.52; sundries, \$481.81; rents, \$1,027.31; agency charges, \$834.86; mortgage expenses, \$807.67; furniture and fixtures, \$385.58.....		14,228 78
<b>Total expenditure.....</b>	<b>\$</b>	<b>115,470 88</b>

## SESSIONAL PAPER No. 8

THE OCCIDENTAL FIRE—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1915.....	\$ 329,993 69
Amount of income as above.....	147,550 25
<b>Total.....</b>	<b>\$ 477,543 94</b>
Amount of expenditure as above.....	115,470 88
Balance, net ledger assets, at December 31, 1916 (\$405,694.92, less deposits \$43,621.86 held for reinsuring companies.....)	\$ 362,073 06

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 35,845 84
Amount of commission thereon.....	10,753 75
Amount of losses recovered from said companies.....	32,793 84
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$34,188.76; carried out at 80 per cent.....	27,351 08
Amount of losses due and recoverable.....	20,698 56
Amount of cash or other securities held as security for recovery of claims, etc.....	48,766 28

## SUMMARY OF RISKS AND PREMIUMS.

Risks.	CLASS OF BUSINESS.								
	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	8,386	11,968,068	223,842 46	615	579,525	6,122 68	8,971	12,567,623	229,965 14
Taken in 1916, new and renewed.....	8,019	16,489,699	265,031 84				8,019	16,489,699	265,031 84
<b>Totals.....</b>	<b>16,375</b>	<b>28,477,797</b>	<b>488,874 30</b>				<b>16,990</b>	<b>29,057,322</b>	<b>494,996 98</b>
Less ceased.....	5,989	10,731,687	196,494 93	615	579,525	6,122 68	6,604	11,311,212	202,617 61
Gross in force at end of 1916.....	10,386	17,746,110	292,379 37				10,386	17,746,110	292,379 37
Less reinsured.....		6,307,429	82,458 23					6,307,429	82,458 23
Net in force at end of 1916.....	10,386	11,438,681	209,921 14				10,386	11,438,681	209,921 14

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# THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—E. R. OWEN.

Secretary—T. M. E. ARMSTRONG.

Principal Office—London, Eng.

General Manager for Canada—CHAS. H. NEELY.

Head Office in Canada—Toronto, Ont.

(Incorporated under the Companies' Acts, 1862 and 1867. Empowered by special Act of Parliament in 1871. Commenced business in Canada September 1, 1895.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount subscribed.....	3,107,000 00
Amount paid in cash.....	<u>861,540 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A.).....	\$ 584,002 01
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### Other Assets in Canada.

Value of real estate.....	6,605 59
Market value of bonds held by Company (For details, see Schedule B.).....	49,500 00
Cash at head office.....	50 00
Cash in banks, viz:—	
Bank of Montreal, Toronto.....	\$ 75,058 18
Bank of Montreal (in trust), Toronto.....	543 06
Royal Bank of Canada, Toronto.....	<u>28,128 54</u>
Total cash in banks.....	103,729 78
Deposit with Underwriters' Association.....	200 00
Expenses advanced.....	1,008 18
Claims recoverable.....	158 57
Cash deposit with Manitoba Government (Workmen's Compensation).....	5,000 00
Cash in branches.....	<u>700 00</u>
Agents' balances and premiums uncollected, viz:—	
Fire (\$1,908.35 accrued in previous years).....	\$ 27,262 25
Accident (\$1,745.73 accrued in previous years).....	24,939 03
Automobile, including Fire Risk (\$109.71 accrued in previous years).....	1,567 38
Automobile, excluding Fire Risk (\$535.74 accrued in previous years).....	7,653 54
Plate Glass (\$352.97 accrued in previous years).....	5,052 48
Sickness (\$727.43 accrued in previous years).....	10,391 86
Employers' Liability (\$2,588.27 accrued in previous years).....	34,887 50
Guarantee (\$293.13 accrued in previous years).....	<u>4,187 70</u>

Net amount of agents' balances and premiums uncollected.....	115,931 79
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Total assets in Canada.....	<u>\$ 866,885 92</u>
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## SESSIONAL PAPER No. 8

## THE OCEAN ACCIDENT AND GUARANTEE—Continued.

## LIABILITIES IN CANADA.

Net amount of unsettled claims—		
Fire, unadjusted.....	\$	6,760 00
Accident, unadjusted.....		22,838 40
Accident, resisted in suit (accrued in previous years).....		1,000 00
Automobile, (including Fire risk) unadjusted (\$.... accrued in previous years).....		2,838 13
Employers' Liability, unadjusted.....		69,132 83
Guarantee, unadjusted.....		350 00
Plate Glass, unadjusted (\$.... accrued in previous years).....		635 00
Sickness, unadjusted.....		8,032 52
Total net amount of unsettled claims (\$14,800 accrued in previous years).....	\$	111,586 88
Reserve of unearned premiums—		
Fire.....	\$	96,170 43
Accident.....		80,111 83
Automobile (including Fire Risk).....		3,316 05
Automobile (excluding Fire Risk).....		27,039 80
Burglary.....		21 56
Employers' Liability.....		49,964 09
Guarantee.....		11,735 76
Plate Glass.....		32,990 82
Sickness.....		33,816 12
Total net reserve of unearned premiums, \$335,166.51; carried out at 80 per cent.....		268,133 21
Due and accrued for taxes (estimated).....		10,000 00
Reinsurance premiums due.....		1,265 68
Commission and other expenses due and accrued.....		2,839 46
Total liabilities in Canada.....	\$	393,825 23

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.								
	Fire.	Accident.	Auto- mobile (includ- ing Fire Risk.)	Auto- mobile (exclud- ing Fire Risk.)	Burg- lary.	Employ- ers' Liability.	Guar- antee.	Plate Glass.	Sickness.
	\$ cts	\$ cts.	\$ cts	\$ cts	\$ cts.	\$ cts	\$ cts	\$ cts.	\$ cts
Gross cash re- ceived.....	140,404 23	159,449 10	5,037 46	43,282 29	43 12	214,543 68	26,454 53	31,629 06	66,348 60
Less reinsur- ance.....	2,231 91	10,201 44	2,540 59			26 71	5,018 84	18 50	4,261 20
Net cash re- ceived.....	138,259 32	149,247 66	5,496 87	48,282 29	43 12	214,517 17	21,435 69	31,810 56	62,087 40
Net cash received for premiums for all classes of business.....									\$ 671,180 08
Cash received for interest on investments.....									3,076 59
Rents.....									296 72
Total income in Canada.....									\$ 674,553 39

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**THE OCEAN ACCIDENT AND GUARANTEE—Continued.**  
**EXPENDITURE IN CANADA.**

Claims.	CLASS OF BUSINESS.							
	Fire.	Accident.	Auto- mobile (Including Fire Risk.)	Auto- mobile (Exclud- ing Fire Risk.)	Employ- ers' Liability.	Guar- antee.	Plate Glass.	Sickness.
	\$ cts	\$ cts	\$ cts	\$ cts.	\$ cts	\$ cts	\$ cts	\$ cts.
Amount paid for claims occurring in previous years	10 93	12,577 55		9,430 00	55,068 05	2,980 35	282 47	4,917 67
Paid for claims occurring during the year.....	65,078 14	55,222 16	2,420 00	9,037 09	86,840 74	11,790 69	12,766 07	26,100 39
Less reinsurance....	2 22	2,783 84						1,164 78
Net payment for said claims.....	65,075 92	52,438 32						24,935 61
Total net payment for claims.....	65,086 85	65,015 87	2,420 00	18,467 09	141,928 79	14,771 04	13,048 54	29,538 28
Total net payments for claims for all classes of business.....	\$ 351,727 82							
Commission and brokerage, Fire, \$27,300.22; Other, \$117,258.47.....	144,558 69							
Taxes, Fire, \$3,550.28; Other, \$11,886.30.....	15,436 58							
Salaries, fees and travelling expenses, Fire:—Salaries:—head office, \$9,555.27; branch offices, \$8,890.09; Fees:—directors, \$195.50; travelling expenses:—officials, \$408.33; branches, \$1,745.93.....	21,095 12							
Salaries, fees and travelling expenses, Other:—Salaries:—head office, \$32,994.09; branch offices, \$29,805.96; Fees:—directors, \$654.50; travelling expenses: officials, \$1,367.05; branches, \$5,845.29.....	70,666 89							
Miscellaneous expenditure, Fire, viz.:—Advertising, \$378.28; furniture and fixtures, \$337; legal expenses, \$241.02; maps and plans, \$5,043; postage, telegrams, telephones and express, \$868.02; printing and stationery, \$2,242.96; rents, \$1,122.17; underwriters' boards, associations, etc., \$1,600; branch expenses, \$1,624.26; general expenses, \$1,085..	14,541 71							
Miscellaneous expenditure, Other; viz.:—Advertising, \$1,266.45; furniture and fixtures, \$1,996.82; inspections and surveys, \$3,199.15; legal expenses, \$1,613.02; postage, telegrams, telephones and express, \$2,906.71; printing and stationery, \$7,509.39; rents \$3,757.66; underwriters' boards, associations, etc., \$1,278.53; branch expenses, \$5,437.74; general expenses, \$5,047.53.....	34,013 30							
Total expenditure in Canada.....	\$ 650,903 75							

**SUMMARY OF RISKS AND PREMIUMS IN CANADA.**

Risks and Premiums.	CLASS OF BUSINESS.							
	Fire		Accident.		Automobile (including Fire Risk).		Automobile. (excluding Fire Risk)	
	Amount.	Premiums	Amount	Premiums	Amount	Premiums	Amount	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....	3,918,715	53,999 88	26,038,950	166,086 36			8,647,500	45,166 54
Taken in 1916, new and renewed.....	18,637,201	203,958 83	26,362,616	170,710 99	465,532	9,172 69	7,651,215	54,079 61
Totals.....	22,555,916	257,958 71	52,401,566	336,797 35			16,298,715	99,246 15
Less ceased.....	3,767,144	85,898 67	26,038,950	166,086 36			8,647,500	45,166 54
Gross in force at end of 1916.....	14,788,772	172,060 04	26,362,616	170,710 99				
Less reinsured.....	509,650	2,311 20	1,788,550	10,487 33	216,179	2,540 59		
Net in force at end of 1916.....	14,279,122	169,748 84	24,574,066	160,223 66	249,353	6,632 10	7,651,215	54,079 61

## SESSIONAL PAPER No. 8

THE OCEAN ACCIDENT AND GUARANTEE—*Concluded.*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

	CLASS OF BUSINESS.							
	Burglary.		Employers' Liability		Guarantee.		Plate Glass.	Sickness.
	Amt.	Pre- miums	Amount	Premiums	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1915			5,123,332	105,074 24	6,082,206	27,444 59	64,158 32	68,482 94
Taken in 1916, new and re- newed.....	3,500	43 12	8,805,616	250,135 41	7,593,075	27,673 92	34,142 57	71,978 10
Totals.....			13,928,948	355,209 65	13,675,281	55,118 51	98,300 89	140,461 04
Less ceased.....			4,613,332	274,646 87	5,948,396	26,148 91	30,100 44	68,482 94
Gross in force at end of 1916			9,315,616	100,562 78	7,726,885	28,969 60	68,200 45	71,978 10
Less reinsured.....				26 71	1,751,583	6,069 85	18 50	4,345 85
Net in force at end of 1916..	3,500	43 12	9,315,616	100,536 07	5,975,302	22,899 75	68,181 95	67,632 25

## SCHEDULE A.

Bonds and debts. owned, viz.:—

*On deposit with Receiver General—**Governments—*

	Par value.	Market value.
Canada stock, 1930/1950, 3½ p.c.....	\$ 4,866 67	\$ 3,747 34
Prov. of Ontario, 1946, 3½ p.c.....	53,533 33	40,685 33
" Quebec inscribed, 1937, 3 p.c.....	102,200 00	74,606 00
" " 1928, 4 p.c.....	12,166 67	11,071 67
British War Loan, 1925/1945, 4½ p.c.....	241,711 11	232,042 67
Guaranteed Stock (Irish Land Act), 1933 or later, 2½ p.c....	48,666 67	25,793 34
New South Wales, 1935, 3 p.c.....	36,500 00	25,915 00

*Cities—*

Montreal (St. Henri), 1950, 4 p.c.....	20,000 00	16,400 00
Toronto, 1919, 4 p.c.....	48,666 67	48,180 00
Westmount, 1934, 4 p.c.....	25,000 00	22,000 00
Winnipeg, 1936, 4 p.c.....	24,333 33	20,926 66
" 1940, 4 p.c.....	24,333 34	20,440 00

*Railways—*

C.N.R. 1st Mtge. Cons. deb. stk. (g't'd by Prov. of Man.), 1930, 4 p.c.....	34,066 67	29,638 00
C.N.R., Ont. Div., (g't'd by Prov. of Man.), 1930, 4 p.c....	14,600 00	12,556 00

Total on deposit with Receiver General.....\$ 690,644 46 \$584,002 01

## SCHEDULE B.

*Held by Company, viz.:—*

Dominion of Canada War Loan, 1931, 5 p.c.....	\$ 50,000 00	\$ 49,500 00
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(For General Business Statement, see Appendix.)

7 GEORGE V, A. 1917

## THE PACIFIC COAST FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—D. H. WILSON, M.D.

Vice-Presidents—W. H. MALKIN and J. B. MATHERS.

Managing Director—T. W. GREER.

Secretary—F. H. GODFREY.

Principal Office—Vancouver, B.C.

(Incorporated by an Act of the Legislature of the Province of British Columbia, chapter 54 of the Statutes of 1890, amended by chapter 61 of the Statutes of 1906. Reincorporated in 1908 by an Act of the Parliament of the Dominion of Canada, being chapter 143 of the Statutes of 1907-1908. Dominion license issued November 5, 1908.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	831,600 00
Amount paid in cash.....	587,421 87
Premiums paid on treasury stock (1908 to 1916).....	164,363 49

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate (less encumbrances).....	\$ 163,149 32
Amount secured by way of loans on real estate, first liens.....	283,476 96
The same, second liens.....	3,882 00
Book value of bonds and debts. (For details, see Schedule A).....	415,276 53
Book value of stocks (For details, see Schedule B).....	27,594 00
Cash at head office.....	4,539 67
Cash in banks, viz.:—	
Royal Bank of Canada (Savings Account).....	\$ 75,000 00
Royal Bank of Canada (Current Account).....	1,859 99
Total cash in banks.....	76,859 99
Total ledger assets.....	\$ 974,769 52
Deduct market value of bonds, debts, and stocks under book value.....	17,251 87
	\$ 957,517 65

## OTHER ASSETS.

Interest due, \$42,309.61; accrued, \$3,658.04.....	45,967 65
Agents' balances and premiums uncollected (\$792.19 on business prior to Oct. 1, 1916).....	27,063 78
Office furniture and fixtures, \$1,279.60; maps and plans, \$4,773.62.....	6,053 22
Due for reinsurance losses.....	6,815 30
Gross assets.....	\$ 1,043,417 60
Deduct assets not admitted.....	38,054 07
Total net assets.....	\$ 1,005,363 53

## LIABILITIES.

## (1) Liabilities in Canada.

Net amount of claims, unadjusted.....	\$ 5,888 79
Reserve of unearned premiums, \$81,576.15; carried out at 80 per cent.....	65,260 92
Taxes due and accrued.....	1,112 71
Reinsurance premiums due.....	20,196 07
Reinsuring companies' deposit accounts.....	42,073 53
Investment reserve fund.....	83,737 06
Total liabilities in Canada.....	\$ 218,269 59

## SESSIONAL PAPER No. 8

## THE PACIFIC COAST—Continued.

## LIABILITIES—Concluded.

(2) *Liabilities in Other Countries.*

Net amount of claims, adjusted, but unpaid .....	\$	9,259 35
Reserve of unearned premiums, \$6,649.50; carried out at 80 per cent.....		5,319 60
Total liabilities in other countries.....	\$	14,578 95
Total liabilities in all countries, except capital stock.....	\$	232,848 54
Excess of assets over liabilities.....	\$	772,514 99
Capital stock paid in cash.....		587,421 87
Surplus over liabilities and capital.....	\$	185,093 12

## INCOME.

	In Canada.	In Other Countries.
Gross cash received for premiums.....	\$ 146,714 45	\$ 27,404 26
Deduct reinsurances, \$34,180.43; return premiums, \$24,166.13.	56,053 65	2,292 91
Net cash received for premiums.....	\$ 90,660 80	\$ 25,111 35
Total net cash received for premiums in all countries.....		\$ 115,772 15
Received for interest on investments and dividends on stocks.....		19,608 63
Endorsement and transfer fees.....		24 00
Premium on Treasury Stock.....		545 00
Total.....		\$ 135,949 78
Received for calls on capital and increased capital in instalment.....		990 00
Total income.....		\$ 136,939 78

## EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years.....	\$ 1,602 58	
Deduct, reinsurances .....	23 24	
Net amount paid for said claims.....	\$ 1,579 34	
Amount paid for claims occurring during the year.....	\$ 60,294 20	\$ 24,559 20
Deduct, savings and salvage, \$12.25; reinsurances, \$32,046.34	32,058 59	
Net amount paid for said claims.....	\$ 28,235 61	\$ 24,559 20
Total net amount paid for claims.....	\$ 29,814 95	\$ 24,559 20
Total net amount paid for claims in all countries.....		\$ 54,374 15
Commission or brokerage.....		20,365 71
Paid for salaries: Home office officials and staff, \$13,441.52; fees: directors, \$520; auditors, \$200; travelling expenses, \$986 45.....		15,147 97
Taxes and licenses.....		4,270 50
Miscellaneous expenditure, viz.: Adjustment expenses, \$1,287.54; rents, \$1,250; maps and plans, \$1,052.06; advertising, \$1,051.55; postage, telephone, express and telegrams, \$864.18; fire departments, patrol and salvage corps assessments, etc., \$116.25; miscellaneous expenses, \$395.98; underwriters' boards, tariff associations, etc., \$1,395 51; printing and stationery, \$555.09; investment expenses, \$2,178.24.....		10,146 40
Total expenditure.....		\$ 104,304 73

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1915.....	\$	901,462 85
Amount of income as above.....		136,939 78
Total.....	\$	1,038,402 63
Amount of expenditure as above.....	\$	104,304 73
Amount written off ledger assets.....		1,401 91
Total.....		105,706 64
Balance, net ledger assets (\$974,769.52, less reinsurance companies' deposits, \$42,073.53) at December 31, 1916.....	\$	932,695 99

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## THE PACIFIC COAST—Continued.

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 29,548 72
Amount of commission thereon.....	9,159 02
Amount of losses recovered from said companies.....	18,668 40
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$33,208 28; carried out at 80 per cent.....	26,566 63
Amount of losses due and recoverable from such companies.....	7,554 47
Amount of reinsurance premiums payable to such companies.....	19,240 01
Amount of cash or other securities held as security for recovery of losses.....	60,505 93

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	16,527,167	240,848 20	3,153,533	11,839 42	19,680,700	252,687 63
Taken in 1916, new and renewed.....	11,781,872	151,706 43	8,761,299	37,448 71	20,543,171	189,155 14
Totals.....	28,309,039	392,554 63	11,914,832	49,288 13	40,223,871	441,842 76
Less ceased.....	11,417,838	149,555 56	8,378,306	35,989 14	19,796,144	185,544 70
Gross in force at end of 1916	16,891,201	242,999 07	3,536,526	13,298 99	20,427,727	256,298 06
Less reinsured.....	5,937,371	78,097 01			5,937,371	78,097 01
Net in force at end of 1916..	10,953,830	164,902 06	3,536,526	13,298 99	14,490,356	178,201 05

## SCHEDULE A.

## Bonds and debentures owned by the Company:—

	Par value.	Book value.	Market value.
<i>Government—</i>			
Dom. of Canada War Loan 1925, 5 p.c.....	\$ 30,000 00	\$ 29,056 56	\$ 29,700 00
<i>Cities—</i>			
*Edmonton, 1933 to 1941 4½ p.c.....	14,862 98	13,877 30	12,633 53
*Edmonton, 1934 to 1942, 4½ p.c.....	43,236 91	40,369 54	36,319 00
<i>Twp—</i>			
*Richmond, B.C., 1962, 4½ p.c.....	2,000 00	1,663 20	1,520 00
Richmond, B.C., 1962, 4½ p.c.....	18,000 00	14,968 80	13,680 00
<i>Miscellaneous—</i>			
†National Finance Co., Ltd., 1914 and 1915, 9 p.c.	206,787 66	206,787 66	206,787 66
†National Finance Co., Ltd., 1916, 9 p.c.....	58,000 00	58,000 00	58,000 00
†Richlands Orchard Co. (g'teed by National Finance Co., Ltd.), 1915, 8 p.c.....	53,000 00	50,553 52	50,553 52
Total par, book, and market values.....	\$ 425,887 55	\$ 415,276 58	\$ 409,193 71

\*On deposit with Receiver General.

†The National Finance Company is in liquidation and the Department is unable to place a value upon these debentures. The debentures are secured by the hypothecation of certain parcels of real estate in Vancouver and Lulu Island. The Department had an independent valuation of this real estate made in March, 1915, and the valuator stated that as real estate of any description was practically unsaleable at that time, it was impossible to estimate what the properties might sell for, but his estimate of the values in ordinary or normal times of the Vancouver properties remaining in the hands of the Company as at Dec. 31, 1916, was \$239,550, and of the Lulu Island property, \$1,500, making a total of \$241,050 against which there are encumbrances of \$60,000, leaving the net value \$181,050. There is, therefore, a difference between the value of the properties and the book value of the debentures of \$53,737 66, and this amount is included in the liabilities as an investment reserve fund. The liquidator of the

## SESSIONAL PAPER No. 8

THE PACIFIC COAST—*Concluded.*

## SCHEDULE B.

Stocks owned by the Company, viz.:—

	Par value.	Book value.	Market value.
219 shares British Columbia Permanent Loan			
Company of Vancouver, B.C., permanent stock	\$21,900 00	\$ 27,594 00	\$ 16,425 00

National Finance Company has certified to the hypothecation of the real estate and has stated that the creditors of the National Finance Company, other than the Pacific Coast Fire Insurance Company, have no claim whatsoever upon the said properties, until the claim of the Pacific Coast Fire Insurance Company against the National Finance Company has been fully satisfied.

†This company is in the hands of a Receiver. The security behind the debentures is the assignment of certain sale agreements for \$55,000 on property sold by the company and over 3,000 acres of farm and fruit lands improved by an irrigation system. The Department is unable to place a value on these debentures.

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## THE PALATINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Managing Director—E. ROGER OWEN.

Secretary—HENRY MANN.

Principal Office—London, Eng.

Chief Agent in Canada—JAMES MCGREGOR.

Head Office in Canada—Montreal.

(Incorporated August 22, 1900. Dominion license issued March 27, 1912.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash, £200,000.....	\$	973,333 33
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

	Par value.	Market value.
Bonds and debts. on deposit with Receiver General, viz.:—		
Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 25,000 00	\$ 24,750 00
New Zealand Govt. Cons. Stock, 1920, 4 p.c.....	82,733 33	71,150 66
Corp. Point Grey, 1961, 5 p.c.....	12,166 67	10,341 66
Town of Longue Pointe School, 1951, 5 p.c.....	50,000 00	44,000 00
Town of Maisonneuve School, 1951, 4½ p.c.....	7,000 00	5,600 00
Can. Perm. Mtge. Corp., 1919, 4½ p.c.....	50,000 00	50,000 00
Ontario Loan and Debenture Co., 1917, 4½ p.c.....	48,666 67	48,666 67
Total on deposit with Receiver General.....	\$ 275,566 67	\$ 254,508 99

Carried out at market value.....	\$	254,508 99
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*Other Assets in Canada.*

Cash in banks—		
Union Bank of Canada, Montreal.....	\$	2,359 67
Union Bank of Canada, Winnipeg.....		4,311 12
Union Bank of Canada, Vancouver.....		7,358 99
Total cash in banks.....		14,059 78
Agents' balances and premiums uncollected (\$849.76 on business prior to October, 1 1916)...		38,512 74
Total assets in Canada.....	\$	307,081 51

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted....	\$	23,733 35
Reserve of unearned premiums, \$200,113.59; carried out at 80 per cent.....		160,090 87
Taxes due and accrued.....		3,965 95
Due to Commercial Union.....		5,901 26
Reinsurance premiums due.....		981 36
Total liabilities in Canada.....	\$	194,672 79

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THE PALATINE—*Concluded.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 370,645 00	
Deduct reinsurances, \$37,559.86; return premiums, \$56,641.43.....	94,201 34	
Net cash received for premiums.....	\$ 276,443 66	
Received for interest on investments.....	13,097 10	
Total income in Canada.....	\$ 289,540 76	

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 12,075 10	
Deduct reinsurances.....	9 57	
Net amount paid for said claims.....	\$ 12,065 53	
Amount paid for claims occurring during the year.....	\$ 214,893 49	
Deduct savings and salvage, \$190.65; reinsurances, \$27,710.99.....	27,901 64	
Net amount paid for said claims.....	\$ 186,991 85	
Total net amount paid for claims.....	\$ 199,057 38	
Commission or brokerage.....	54,065 54	
Salaries, \$13,311.87; auditors' fees, \$126.24 .....	13,438 11	
Taxes.....	9,040 62	
Miscellaneous expenditure, viz.:—Advertising, \$578.20; inspections and surveys, \$1,941.12; legal fees, \$14.60; maps and plans, \$463.77; postage, telegrams, telephones and express, \$2,145.84; printing and stationery, \$3,058.30; rents, \$1,370.26; board fees, etc., \$2,951.92; office expenses, \$1,519.54; Canadian Patriotic Fund, \$200.....	14,243 55	
Total expenditure in Canada.....	\$ 289,845 20	

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1915 .....	\$ 30,473,698	\$ 385,778 20
Taken during 1916, new and renewed.....	32,327,506	372,369 13
Total.....	\$ 62,801,204	\$ 758,147 33
Deduct terminated.....	28,352,922	334,577 27
Gross in force at end of 1916.....	\$ 34,448,282	\$ 423,570 06
Deduct reinsured.....	3,547,764	44,730 47
Net in force at December 31, 1916.....	\$ 30,900,518	\$ 378,839 59

(For General Business Statement, see Appendix.)

7 GEORGE V, A. 1917

# COMPAGNIE FRANÇAISE DU PHENIX ASSURANCE CONTRE L'INCENDIE, PARIS, FRANCE.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—E. J. DE BAMMEVILLE.

Principal Office—Paris, France.

Chief Agent in Canada—T. F. DOBBIN.

Head Office in Canada—Montreal.

(Established 1819. Dominion license issued March 20, 1915.)

### CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 800,000 00

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

	Par value.	Market value.
Bonds on deposit with Receiver General, viz.:—		
433,333 Francs (French Rentes), 3 p.c.....	\$ 83,633 34	\$ 49,343 66
Carried out at market value.....		\$ 49,343 66

### *Other Assets in Canada.*

Cash at head office.....	4,943 70
Cash in Bank of British North America, Montreal.....	11,982 89
Agents' balances and premiums uncollected.....	9,686 90
Office furniture and plans.....	1,568 20
Reinsurance losses due.....	4 04
Total assets in Canada.....	\$ 77,529 39

### LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid.....	\$ 634 00
Net amount of claims, unadjusted.....	2,370 00
Total net amount of unsettled claims.....	\$ 3,004 00
Reserve of unearned premiums, \$45,738.77; carried out at 80 per cent.....	36,591 02
Due and accrued for salaries, rent, etc.....	770 25
Taxes due and accrued.....	1,445 25
Reinsurance premiums due.....	1,209 57
Total liabilities in Canada.....	\$ 43,020 09

### INCOME IN CANADA.

Gross cash received for premiums.....	\$ 100,820 03
Deduct reinsurance, \$14,889.70; return premiums, \$19,333.64.....	34,223 34
Net cash received for premiums.....	\$ 66,596 69
Interest on investments.....	274 84
Total income in Canada.....	\$ 66,871 53

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COMPAGNIE FRANCAISE DU PHENIX—*Concluded.*

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$	278 67	
Amount paid for claims occurring during the year.....	\$	35,153 46	
Deduct reinsurances.....		4,371 28	
Net amount paid during the year for said claims.....	\$	30,782 18	
Total net amount paid for claims.....	\$	31,060 85	
Commission or brokerage.....		13,582 08	
Taxes.....		3,597 41	
Miscellaneous expenditure, viz.:—Legal fees, \$4; board fees, etc., \$1,014.31; administration, \$8,603.14.....		9,621 45	
Total expenditure in Canada.....	\$	57,861 79	

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.	
	Fire.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1915.....	2,892,878	32,424 79
Taken in 1916, new and renewed.....	7,029,090	78,377 76
Totals.....	9,921,968	110,802 55
Less ceased.....	1,900,891	17,948 93
Gross in force at end of 1916.....	8,021,077	92,853 62
Less reinsured.....	1,451,776	14,660 41
Net in force at end of 1916.....	6,569,301	78,193 21

(For General Business Statement, see Appendix).

7 GEORGE V, A. 1917

## PHOENIX ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—The Rt. Hon. Lord GEO. HAMILTON, P.C., G.C.S.I.

General Manager—SIR G. H. RYAN.

Principal Office—Phoenix House, King William St., London, E.C., Eng.

Chief Agents in Canada—Messrs. R. MacD. PATERSON and J. B. PATERSON.

Head Office in Canada—Montreal.

(Organized A.D. 1782. Commenced business in Canada A.D. 1804. In 1908 an Act was passed by the Parliament of Canada, 7-8 Edward VII, Cap. 145, providing that notwithstanding anything contained in The Insurance Act a license might be granted to the Company to carry on in Canada in addition to its fire insurance business, the existing life insurance business in Canada of the Pelican and British Empire Life Office. In 1910 a further Act was passed by the Parliament of Canada empowering the Company to transact in Canada life insurance business generally. A license was granted to the Company for life insurance on April 4, 1910.)

## CAPITAL.

Amount of capital authorized and subscribed.....	£ 3,210,650	\$15,625,163 33
Amount paid thereon in cash.....	422,855	2,057,894 33

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A.).....	\$ 837,343 34
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*Other Assets in Canada.*

Cash at head office in Canada.....	349 06
Cash in banks, viz.:	
Bank of Montreal, Montreal.....	\$ 63,155 72
Bank of Montreal, Vancouver.....	51,512 17
Total cash in banks.....	114,667 89
Acadia Loan.....	39,073 18
Agents' balances and premiums uncollected (\$3,228.84 on business prior to Oct. 1, 1916).....	108,358 59
Interest accrued.....	15,539 94
Office furniture and plans.....	15,358 49
Total assets in Canada.....	\$ 1,130,690 49

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 24,282 30
Net amount of claims, unadjusted.....	61,499 43
Net amount of claims, resisted, not in suit.....	1,000 00
Total net amount of unsettled claims (of which \$2,562.50 accrued in previous years).....	\$ 86,781 73
Reserve of unearned premiums, \$757,294.30; carried out at 80 per cent.....	605,835 44
Taxes due and accrued.....	5,000 00
Reinsurance premiums due.....	6,729 27
Total liabilities in Canada.....	\$ 704,346 49

## SESSIONAL PAPER No. 8

## PHOENIX ASSURANCE—Continued.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 1,218,303 67
Deduct reinsurances, \$74,822.17; return premiums, \$178,715.69.....	253,537 86
Net cash received for premiums.....	\$ 964,765 81
Received for interest on investments paid direct to head office.....	41,347 04
Fees, \$46.12; conscience money, \$167.82.....	213 94
Total income in Canada.....	\$ 1,006,326 79

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 41,426 68
Deduct reinsurances.....	1,053 82
Net amount paid for said claims.....	\$ 40,372 86
Amount paid for claims occurring during the year.....	\$ 415,591 08
Deduct reinsurances.....	25,003 00
Net amount paid for said claims.....	\$ 390,588 08
Total net amount paid for claims.....	\$ 430,960 94
Commission or brokerage.....	213,647 16
Salaries, \$52,348.47; fees: directors, \$600; auditors, \$250; travelling expenses, \$4,045.31.....	57,243 78
Taxes.....	32,103 90
Miscellaneous expenditure, viz:—Advertising, \$578.77; office expenses, \$7,670.42; board of underwriters, \$10,640.46; furniture and fixtures, \$39.50; legal expenses, \$136.32; maps and plans, \$1,510.95; postage, telegrams, telephones and express, \$4,499.20; stationery and printing, \$3,892.34; rents, \$5,000; sundries, \$1,602.34; fire departments, patrol and salvage corps assessments, \$13.74; donations, \$1,174.31; total, \$36,758.35 (less \$3,500, proportion general expenses recovered from Acadia Fire Insurance Co.).....	33,258 35
Total expenditure in Canada.....	\$ 767,214 13

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross in force at end of 1915.....	62,890	\$ 130,248,631	\$ 1,583,982 77
Taken during 1916, new and renewed.....	31,034	101,711,370	1,246,536 23
Total.....	93,924	\$ 231,960,001	\$ 2,830,519 00
Deduct terminated.....	29,248	96,395,058	1,241,904 15
Gross in force at end of 1916.....	64,676	\$ 135,564,943	\$ 1,588,614 85
Deduct reinsured.....		8,493,902	84,583 76
Net in force at December 31, 1916.....	64,676	\$ 127,071,041	\$ 1,504,031 09

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
<i>Government—</i>		
Prov. of Quebec inscribed stock, 1937, 3 p.c.....	\$ 84,553 33	\$ 61,723 93
<i>Cities—</i>		
Calgary, 1931, 4½ p.c.....	7,786 67	6,852 27
Calgary, 1941, 4½ p.c.....	32,120 00	26,980 80
Edmonton, 1930, 4½ p.c.....	26,280 00	23,126 40
Edmonton, 1950, 4½ p.c.....	17,520 00	14,191 20
Edmonton, 1928, 5 p.c.....	24,333 33	22,630 00
Edmonton, 1933, 5 p.c.....	34,066 67	31,341 34
Edmonton, 1948, 5 p.c.....	24,333 33	21,413 33
Montreal, 1925, 4 p.c.....	6,000 00	5,580 00
Montreal reg'd. stock, 1953, 4½ p.c.....	18,000 67	16,386 06
New Westminster, 1959, 5 p.c.....	48,666 67	41,366 67
Port Arthur, 1940, 4½ p.c.....	43,800 00	37,668 00
Regina, 1923, 5 p.c.....	24,333 33	23,603 33
Toronto, 1944, 3½ p.c.....	73,000 00	56,940 00
Toronto, 1945, 3½ p.c.....	14,000 00	11,388 00

PHENIX ASSURANCE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debentures on deposit with Receiver General—*Concluded, viz:—*

<i>Cities—Concluded.</i>	Par value.	Book value.
Victoria, 1959, 4 p.c.....	\$ 45,746 66	\$ 34,310 00
Victoria, 1960, 4 p.c.....	24,333 34	18,250 00
Westmount, 1954, 4 p.c.....	50,000 00	41,000 00
Winnipeg, 1917, 4 p.c.....	25,000 00	24,750 00
Winnipeg, 1940, 4 p.c.....	48,666 67	40,850 00
Winnipeg, 1940/1960, 4 p.c.....	36,500 00	28,835 00
<i>Railways—</i>		
Can. Nor. Ry. deb. stock, (g'teed. by Dom. Gov't.) 1953, 3 p.c.....	24,333 33	15,816 67
Can. Nor. Ry., 1st mtge. deb. stock, (g'teed by Dom. Gov't) 1958, 3½ p.c.....	38,933 33	28,032 00
Can. Nor. Alberta Ry., 1st mtge deb. stock, (g'teed by Dom. Gov't.) 1960, 3½ p.c.....	82,733 33	58,740 67
Can. Nor. Ont. Ry., 1st mtge deb. stock (g'teed by Prov. of Ontario), 1938, 3½ p.c.....	24,333 33	18,736 67
Can. Nor. Ontario Ry., 1st mtge deb. stock (g'teed by Dom. Gov't.), 1961, 3½ p.c.....	114,366 67	82,344 00
G. T. P., 1st mtge (g'teed by Dom. Gov't.), 1962, 3 p.c.....	70,566 67	44,467 00
Total on deposit with Receiver General.....	<u>\$1,064,913 33</u>	<u>\$ 837,343 34</u>

(For General Business Statement, see Appendix.)

## THE PHENIX INSURANCE COMPANY; HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—EDW. MILLIGAN.

Secretaries—J. B. KNOX, THOS. C. TEMPLE AND GEO. C. LONG, JR.

Principal Office—Hartford, Conn.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated May 31, 1854. Commenced business in Canada May 20, 1890.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount subscribed and paid in cash.....	3,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

Market value of bonds and debts. on deposit with Receiver General ( <i>For details see Schedule A</i> ) \$	439,244 33
--	------------

*Other Assets in Canada.*

Cash at head office in Canada.....	2,960 45
Cash in banks, viz:—	
Imperial Bank of Canada, Montreal.....	\$ 56,680 86
Bank of Nova Scotia, St. John, N.B.....	21,139 66
Total cash in banks.....	77,820 52
Agents' balances and premiums uncollected (\$19,445.28 on business prior to Oct. 1, 1916).	87,416 90
Interest accrued.....	6,618 71
Office furniture and fixtures, \$2,023.33; maps and plans, \$3,162.63.....	5,186 16
Total assets in Canada.....	\$ 619,247 07

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 910 54
Net amount of claims, unadjusted.....	20,352 95
Total net amount of unsettled claims.....	\$ 21,263 49
Reserve of unearned premiums, \$303,956.08; carried out at 80 per cent.....	243,164 86
Taxes due and accrued (estimated).....	20,000 00
Due and accrued for salaries, rents, etc. (estimated).....	784 50
Total liabilities in Canada.....	\$ 285,212 85

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 535,434 22
Deduct reinsurance, \$106,062.63; return premiums, \$64,127.75.....	170,190 38
Net cash received for premiums.....	\$ 365,243 84
Received for interest on investments.....	45,149 06
Total income in Canada.....	\$ 410,392 90

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## THE PHOENIX OF HARTFORD—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 25,650 70	
Deduct reinsurances.....	7,456 25	
Net amount paid for said claims.....	\$ 18,194 45	
Amount paid for claims occurring during the year.....	\$ 240,457 80	
Deduct savings and salvage, \$118.73; reinsurances, \$64,976.93.....	65,095 66	
Net amount paid for said claims.....	\$ 175,362 14	
Total net amount paid for claims.....	\$	193,556 59
Commission or brokerage.....		73,462 06
Paid for salaries: general and special agents, \$16,898.97; travelling expenses: officials, \$1,295.22; agents, \$2,627.88; auditors' fees, \$149.60.....		20,971 67
Taxes.....		25,565 63
Miscellaneous expenditure, viz: Underwriters' Association, etc., \$5,334.07; postage, telegrams, telephones and express, \$3,207.56; printing and stationery, \$2,860.26; rents, \$3,546.56; advertising, \$125.38; office furniture and fixtures, \$162.73; legal expenses, \$210.28; maps and plans, \$787.78; exchange, subscriptions, sundries and supplies, \$2,506.26.....		18,740 88
Total expenditure in Canada.....	\$	332,296 83

## RISKS AND PREMIUMS IN CANADA.

	Amount	Premiums.
Gross policies in force at date of last statement.....	\$ 61,282,137	\$ 699,410 49
Taken during the year, new and renewed.....	50,663,224	544,999 40
Total.....	\$111,945,361	\$1,244,409 89
Deduct terminated.....	48,001,847	531,366 47
Gross in force at end of year.....	\$ 63,943,514	\$ 713,043 42
Deduct reinsured.....	9,841,557	116,376 26
Net in force at December 31, 1916.....	\$ 54,101,927	\$ 596,667 16

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par-value.	Market value.
Prov. of New Brunswick, 1922, 4 p.c.....	\$ 5,000 00	\$ 4,750 00
<i>Cities—</i>		
Brantford, 1934, 4 p.c.....	20,000 00	17,400 00
Brantford, 1952, 5 p.c.....	20,000 00	19,600 00
Guelph, 1929, 4½ p.c.....	20,000 00	18,800 00
Guelph, 1919, 5 p.c.....	24,000 00	24,000 00
Kingston, 1943, 4½ p.c.....	25,000 00	23,750 00
Montreal (St. Henri), 1918, 4½ p.c.....	75,000 00	74,250 00
Montreal, (St. Louis), 1941, 4 p.c.....	40,000 00	33,200 00
Montreal West, 1952, 5 p.c.....	10,000 00	9,400 00
St. Boniface, 1930, 5 p.c.....	25,000 00	23,500 00
Toronto, 1948, 4 p.c.....	54,993 33	46,744 33
Toronto (Elec. Dist. Plant), 1953, 4½ p.c.....	45,000 00	41,400 00
Victoria, 1928, 5 p.c.....	20,000 00	19,200 00
Westmount, 1945, 4 p.c.....	50,000 00	42,000 00
<i>Town—</i>		
Outremont, 1950, 5 p.c.....	25,000 00	24,250 00
<i>School—</i>		
Montreal, (St. Henri) R. C., 1949, 4½ p.c.....	20,000 00	17,000 00
Total on deposit with Receiver General. ....	\$ 478,993 33	\$ 439,244 33

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## THE PHOENIX OF HARTFORD—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$ 478,649 70
Mortgage loans on real estate, first liens.....	115,280 00
Loans secured by pledge of bonds, stocks, etc.....	100,000 00
Book value of bonds and stocks owned by the company.....	11,719,939 23
Cash on hand, in trust companies and in banks.....	865,635 57
Agents' balances.....	1,225,461 68
Total ledger assets.....	\$14,504,966 18

## NON-LEDGER ASSETS.

Interest due and accrued.....	138,608 21
Rents due and accrued.....	825 65
Market value of real estate over book value.....	21,377 74
Market value of bonds and stocks over book value.....	2,003,684 77
Net cash value of premiums in course of collection.....	37,500 00
Reinsurance due from other companies on losses paid.....	30,647 79
Gross assets.....	\$16,737,610 34
Deduct assets not admitted.....	233,646 97
Total admitted assets.....	\$16,503,963 37

## LIABILITIES.

Net amount of unpaid claims.....	\$ 490,168 68
Total unearned premiums.....	5,996,729 90
Federal, state and other taxes due or accrued (estimated).....	205,000 00
Salaries, rents, etc., due or accrued.....	35,000 00
Commissions, brokerage and other charges, due or to become due to agents and brokers.....	21,000 00
Total liabilities, excluding capital stock.....	\$ 6,747,898 58
Capital stock paid in cash.....	3,000,000 00
Surplus over all liabilities.....	6,756,064 79
Total liabilities.....	\$16,503,963 37

## INCOME

Net cash received for premiums.....	\$ 6,220,081 16
Received for interest and dividends.....	753,615 61
Rents.....	14,324 23
Agents' balances previously charged off.....	920 25
Gross profit on sale or maturity of bonds and stocks.....	10,220 84
Conscience money.....	180 00
From dividend check not collected.....	75 00
Total income.....	\$ 6,999,417 09

## DISBURSEMENTS.

Net amount paid during the year for claims.....	\$ 2,883,453 84
Expenses of adjustment and settlement of claims.....	50,753 23
Dividends paid to stockholders (including \$156,739.57 stockholders' tax).....	756,739 57
Commissions or brokerage.....	1,160,215 98
Rents.....	37,460 30
Salaries, \$263,331.66; and expenses, \$112,515.34; of special and general agents and branch office employees.....	375,847 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	280,813 14
Underwriters' boards and tariff associations.....	104,418 60
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	17,929 63
Inspections and surveys.....	13,209 97
Taxes on real estate.....	2,908 96
State taxes on premiums, Insurance Department licenses and fees.....	109,793 06
All other licenses, fees and taxes.....	49,606 72
Agents' balances charged off.....	5,096 86
Federal corporation tax.....	12,446 44
Gross loss on sale or maturity of bonds and stocks.....	8,029 42
All other disbursements.....	155,083 34
Total disbursements.....	\$ 6,083,806 06

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THE PHOENIX OF HARTFORD—*Concluded.*

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$ 958,149,087 00
Premiums thereon.....	9,054,903 74
Amount of policies terminated.....	\$58,694,345 00
Premiums thereon.....	8,428,435 43
Net amount in force on December 31, 1916.....	1,199,537,781 00
Premiums thereon.....	<u>11,428,714 45</u>

SESSIONAL PAPER No. 8

## PROVIDENCE WASHINGTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—J. B. BRANCH.

Secretary—A. G. BEALS.

Principal Office—Providence, R.I.

Chief Agents in Canada—Messrs. ROBT. HAMPSON AND SON, LTD.

Head Office in Canada—Montreal.

(Incorporated 1799. Dominion license issued January 9, 1912.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Ontario, 1919, 5 p.c.....	\$ 10,000 00	\$ 10,000 00
Commonwealth of Massachusetts, 1936, 3½ p.c.....	6,000 00	5,760 00
Commonwealth of Massachusetts, 1938, 3½ p.c.....	35,000 00	33,250 00
State of Rhode Island, 1958, 3½ p.c.....	100,000 00	96,000 00
City of Montreal, Prot. School, 1942, 4 p.c.....	75,000 00	63,000 00
Total on deposit with Receiver General.....	\$ 226,000 00	\$ 208,010 00

Carried out at market value.....\$ 208,010 00

*Other Assets in Canada.*

Interest accrued.....		2,634 16
Agents' balances and premiums uncollected, viz.:—		
Fire.....	\$ 14,488 25	
Automobile (including Fire Risk).....	955 41	
Total.....		15,443 66
Total assets in Canada.....	\$ 226,087 82	

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 18,832 15	
Net amount of automobile (including fire risk) claims, unadjusted.....	966 26	
Total net amount of unsettled claims.....	\$ 19,798 41	
Due and accrued for salaries, etc.....	2,000 00	
Reserve of unearned premiums: fire, \$106,744.61; automobile (including fire risk), \$6,056.52;		
automobile (excluding fire risk), \$267.20; total, \$113,068.33; carried out at 80 per cent.		90,454 66
Total liabilities in Canada.....	\$ 112,253 07	

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## PROVIDENCE WASHINGTON—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Auto- mobile (includ- ing Fire Risk.)	Auto- mobile (exclud- ing Fire Risk.)
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	220,437 12	24,543 99	604 25
Less reinsurance.....	1,205 46	165 16	
Less return premiums.....	39,276 31	10,779 18	62 37
Total deduction.....	40,481 77	10,944 34	
Net cash received.....	179,955 35	13,599 65	541 88
Net cash received for premiums for all classes of business.....	\$ 194,096 88		
Cash received for interest on investments.....	8,435 00		
Total income in Canada.....	\$ 202,531 88		

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Auto- mobile (includ- ing Fire Risk.)	Auto- mobile (exclud- ing Fire Risk.)
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	12,103 00		
Paid for claims occurring during the year.....	107,601 45	6,323 18	848 55
Less savings and salvage.....	10 80		
Less reinsurance.....		221 00	
Net payment for said claims.....	107,590 65		
Total net payment for claims.....	119,693 65	6,102 18	848 55
Total net payments for claims for all classes of business.....	\$ 126,644 38		
Commission and brokerage: Fire, \$44,499; Other, \$4,530.31.....	49,029 31		
Taxes.....	5,687 27		
Miscellaneous expenditure, viz.:—Advertising, \$27.23; furniture and fixtures, \$126.13; maps and plans, \$637.02; postage, telegrams, telephones and express, \$1,007.12; printing and stationery, \$719.11; underwriters' boards, associations, etc., \$2,337.97; sundries, \$291.12.	5,165 75		
Total expenditure in Canada.....	\$ 186,526 71		

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PROVIDENCE WASHINGTON—Continued.  
SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Automobile (including Fire Risk).		Automobile (excluding Fire Risk).	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	18,793,038	225,130 46	519,756	11,868 47		
Taken in 1916, new and renewed.....	19,437,829	218,902 78	1,183,016	25,518 86	30,290	604 25
Totals.....	38,250,867	444,033 24	1,702,772	37,387 33		
Less ceased.....	19,767,975	232,969 02	1,088,228	25,109 12	4,040	69 83
Gross in force at end of 1916	18,482,892	211,044 22	614,544	12,278 21	26,250	534 40
Less reinsured.....	103,783	1,411 81	46,000	165 16		
Net in force at end of 1916..	18,379,109	209,632 41	568,544	12,113 05	26,250	534 40

Summary of net in force at end of 1916: Amount, \$18,973,903; Premiums, \$222,279.86.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$ 100,000 00
Mortgage loans on real estate, first liens.....	65,000 00
Book value of bonds and stocks.....	3,592,839 15
Cash on hand, in trust companies and in banks.....	607,178 20
Agents' balances and bills receivable.....	847,446 60
Total ledger assets.....	\$ 5,212,463 95

## NON-LEDGER ASSETS.

Interest accrued.....	17,504 52
Market value of bonds and stocks over book value.....	1,089,658 85
Rents.....	982 34
Gross assets.....	\$ 6,320,609 66
Deduct assets not admitted.....	63,995 93
Total admitted assets.....	\$ 6,256,613 73

## LIABILITIES.

Net amount of unpaid claims.....	\$ 920,582 16
Total unearned premiums.....	2,732,190 58
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,000 00
Federal, state and other taxes due and accrued (estimated).....	60,000 00
Contingent commissions or other charges due or accrued.....	10,000 00
Total liabilities, except capital stock.....	\$ 3,727,772 74
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	1,528,840 99
Total liabilities.....	\$ 6,256,613 73

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PROVIDENCE WASHINGTON—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 4,608,115 85
Interest and dividends.....	230,687 92
Gross profit on sale or maturity of stocks.....	69 75
Rents.....	6,724 19
Borrowed money.....	110,000 00
Other income.....	3,160 00
Total income.....	<u>\$ 4,958,757 71</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,637,306 37
Expenses of adjustment and settlement of claims.....	38,584 62
Dividends paid stockholders.....	120,000 00
Commissions or brokerage.....	934,650 93
Allowances to agencies for miscellaneous agency expenses.....	921 44
Salaries, \$39,847.16; and expenses, \$23,643.35, of special and general agents.....	118,495 51
Salaries, fees and all other charges of officers, directors, trustees and home office employees	179,111 77
Rents.....	15,537 31
Underwriters' boards and tariff associations.....	43,264 51
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	21,481 89
Inspections and surveys.....	17,405 28
Taxes on real estate.....	1,867 95
State taxes on premiums, Insurance Department licenses and fees.....	107,642 69
All other licenses, fees and taxes.....	27,699 44
Borrowed money.....	110,000 00
Interest on borrowed money.....	1,001 94
Gross loss on sale or maturity of stocks.....	50,000 00
Gross decrease by adjustment, in book value of stocks.....	69 75
All other disbursements.....	82,446 84
Total disbursements.....	<u>\$ 4,507,488 24</u>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of risks written or renewed during the year.....	\$ 457,265,406 00
Premiums thereon.....	4,407,454 93
Amount of policies terminated.....	454,902,621 00
Premiums thereon.....	4,300,132 48
Net amount in force at December 31, 1916.....	472,131,861 00
Premiums thereon.....	<u>4,634,444 27</u>

SESSIONAL PAPER No. 8

## PROVINCIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—Sir SAMUEL SCOTT, Bart.

Secretary—F. C. SCOTT.

Principal Office—Bolton, England.

Chief Agents in Canada—WILLIS, FABER AND CO. OF CANADA, LIMITED.

Head Office in Canada—Montreal.

(Established October 17, 1903. \*Dominion license issued December 19, 1910.)

## CAPITAL.

Amount of joint stock capital authorized.....	£ 250,000	\$ 1,216,666 67
Amount subscribed.....	180,000	876,000 00
Amount paid thereon in cash.....	90,000	438,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Prov. of Quebec stock, 1954, 4½ p.c.....	\$ 12,166 67	\$ 10,950 00
Prov. of Saskatchewan stock, 1951, 4 p.c.....	24,333 33	19,466 66
<i>Cities—</i>		
Montreal stock, 1950, 4 p.c.....	4,866 66	4,039 33
Montreal stock, 1951, 4½ p.c.....	9,733 33	8,857 33
Quebec, 1903, 4½ p.c.....	7,300 00	6,570 00
Toronto, 1948, 4 p.c.....	9,733 33	8,273 33
<i>Municipality—</i>		
South Vancouver, 1961, 4 p.c.....	9,733 33	6,813 33
<i>Railways—</i>		
Pacific Great Eastern Ry. Co. deb. stock (g'teed by Prov. of B.C.), 1942, 4½ p.c.....	14,600 00	12,264 00
St. John & Quebec Ry. 1st mtge. deb. stock (g'teed by Prov. of N.B.), 1962, 4 p.c.....	15,086 66	11,767 59
Total on deposit with Receiver General.....	\$ 107,553 31	\$ 89,001 57

Carried out at market value..... \$ 89,001 57

*Other Assets in Canada.*

Cash at head office in Canada.....	10 00
Cash in Bank of Montreal, Montreal.....	24,071 84
Agents' balances and premiums uncollected (\$161.07 on business prior to Oct. 1, 1916).....	3,798 21
Office furniture and plans.....	665 40
Total assets in Canada.....	\$ 117,547 02

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 27,015 00
Reserve of unearned premiums, \$26,743.76; carried out at 80 per cent.....	21,395 01
Accounts payable.....	2,605 10
Taxes due and accrued.....	150 81
Total liabilities in Canada.....	\$ 51,165 42

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PROVINCIAL INSURANCE Co.—*Concluded.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 43,767 93	
Deduct return premiums.....	6,814 69	
Net cash received for premiums.....		\$ 36,953 24
Received for interest on bank deposit.....		359 05
Total income in Canada.....	\$ 37,312 29	

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 960 20	
Amount paid for claims occurring during the year.....	\$ 17,072 38	
Deduct savings and salvage.....	3 12	
Net amount paid for said claims.....	\$ 17,069 26	
Total net amount paid for claims.....		\$ 18,029 46
Commissions or brokerage.....		7,032 61
Salaries, officials, \$1,153.72; auditors' fees, \$350.....		1,503 72
Paid for taxes.....		3,041 25
Miscellaneous expenditure, viz.:—Exchange, \$12.42; printing and stationery, \$132.75; postage, telegrams, telephones and express, \$13.09.....		158 26
Total expenditure in Canada.....	\$ 29,765 30	

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	1,816	\$ 6,304,986	\$ 47,280 57
Taken during the year, new and renewed.....	1,697	6,439,376	47,394 30
Total.....	3,513	\$ 12,744,362	\$ 94,674 87
Deduct terminated.....	1,227	5,433,453	39,840 01
Gross and net in force at December 31, 1916.....	2,286	\$ 7,310,909	\$ 54,834 86

(For General Business Statement, see Appendix).

SESSIONAL PAPER No. 8

## QUEBEC FIRE ASSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—VICTOR CHATEAUVERT.

Vice-President—R. AUDETTE.

Secretary—G. H. HENDERSON.

Chief Agent—COLIN E. SWORD.

Principal Office—Quebec.

(Organized April 2, 1818, and incorporated by Act of L.C., 9 George IV. cap. 58; amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by 41 Vic., cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business 1818.)

## CAPITAL.

Amount of capital authorized and subscribed.....	\$ 225,000 00
Amount paid thereon in cash.....	125,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Real estate (Company's Office, St. Peter St., Quebec).....	\$ 81,587 34
Book value of bonds and debts owned (For details, see Schedule A.).....	516,848 68

## Stocks owned by the Company:—

	Par value.	Book value.	Market value.
London and North Western Railway, 4 p.c. preference stock.....	\$ 43,666 67	\$ 51,966 70	\$ 36,986 67
Carried out at book value.....			51,966 70
Cash at head office.....			6,643 43
Cash at branch offices: Montreal, Toronto, and Liverpool, Eng.....			20,103 17
Cash in banks, viz:—			
Bank of British North America, Quebec.....		\$ 22,178 28	
Dominion Bank, Toronto.....		5,985 62	
Canadian Bank of Commerce, Winnipeg.....		7,026 83	
Quebec Bank, Toronto.....		355 53	
Merchants Bank of Canada, Vancouver.....		17,301 64	
Royal Bank of Canada, Montreal.....		846 92	

Total cash in banks.....	53,694 82
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Total ledger assets.....	\$ 730,844 14
Deduct market value of bonds, debentures and stocks under book value.....	86,640 90
	\$ 644,194 24

## OTHER ASSETS.

Interest accrued.....	5,249 80
Rents accrued.....	533 33
Agents' balances and premiums uncollected (\$6,974.52 on business prior to Oct. 1, 1916)...	40,164 66
Total assets.....	\$ 690,142 03

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## QUEBEC—Continued.

## LIABILITIES.

Net amount of claims, unadjusted.....	\$ 18,638 86	
Net amount of claims, resisted, in suit.....	500 00	
Net amount of claims, resisted, not in suit.....	1,500 00	
Total net amount of unsettled claims.....	\$ 20,638 86	
Reserve of unearned premiums, \$196,418.28; carried out at 80 per cent. ....	157,134 63	
Taxes due and accrued (estimated).....	6,633 93	
Due for reinsurance premiums.....	1,317 54	
Amounts payable.....	111 05	
Total liabilities, except capital stock.....	\$ 185,836 01	
Excess of assets over liabilities.....	\$ 604,306 02	
Capital stock paid in cash.....	125,000 00	
Surplus over liabilities and capital.....	\$ 379,306 02	

## INCOME.

Gross cash received for premiums.....	\$ 313,738 61	
Deduct reinsurances, \$13,082.55; return premiums, \$42,700.15.....	55,782 70	
Net cash received for premiums.....	\$ 257,955 91	
Received for interest on investments.....	18,510 49	
Received for rents.....	3,395 42	
Total income.....	\$ 279,861 82	

## EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$ 8,882 15	
Amount paid for claims occurring during the year.....	\$ 152,897 35	
Deduct reinsurances.....	9,709 73	
Net amount paid for said claims.....	\$ 143,187 62	
Total net amount paid for claims.....	\$ 152,069 77	
Commission or brokerage.....	49,672 26	
Paid for salaries of head office officials, \$17,785.32; directors' fees, \$330; travelling expenses, \$871.17.....	18,986 49	
Taxes.....	9,420 99	
Miscellaneous expenditure, viz.: Advertising, \$654.11; furniture and fixtures, \$174.46; legal expenses, \$177.27; maps and plans, —\$11.75; postage, telegrams, telephones, and express, \$1,546.53; printing and stationery, \$2,680.96; rents, \$1,887.54; underwriters' association, etc., \$2,764.17; office charges, \$1,100.36; sundries, \$238.64.....	11,192 29	
Total expenditure.....	\$ 241,341 80	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1915.....	\$ 692,213 07	
Amount of cash income.....	279,861 82	
Total.....	\$ 972,074 89	
Amount of expenditure.....	241,341 80	
Balance, net ledger assets, December 31, 1916, (\$730,844.14 less \$111.05 ledger liability)...	\$ 730,733 09	

## RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 35,315,551	\$ 390,243 78
Taken during the year, new and renewed.....	30,136,463	310,887 40
Total.....	\$ 65,452,014	\$ 701,131 18
Deduct terminated.....	28,336,889	302,688 65
Gross in force at end of year.....	\$ 37,115,125	\$ 398,442 53
Deduct reinsured.....	1,307,205	12,970 35
Net in force at Dec. 31, 1916.....	\$ 35,807,920	\$ 385,472 18

## SESSIONAL PAPER No. 8

## QUEBEC—Concluded.

## SCHEDULE A.

Bonds and debts, on deposit with Receiver General:—

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Prov. of Alberta, 1922, 4 p.c.....	\$ 24,333 33	\$ 23,116 67	\$ 22,873 33
Prov. of Manitoba, 1947, 4 p.c.....	46,720 00	48,121 59	38,310 40
<i>Cities—</i>			
Fort William, 1930, 4½ p.c.....	3,893 33	3,971 20	3,504 00
Fort William, 1935, 4½ p.c.....	9,733 33	9,928 00	8,565 33
Fort William, 1940, 4½ p.c.....	10,706 67	10,920 80	9,207 74
Hull, Que. (g'teed by Prov. of Quebec) 1937, 4 p.c.....	8,500 00	8,346 87	7,055 00
Hull, Que., 1936, 5 p.c.....	10,000 00	10,500 00	9,300 00
Montreal (Town of St. Louis), 1949, 4½ p.c..	25,000 00	25,500 00	22,250 00
Quebec, 1922, 4½ p.c.....	3,000 00	3,000 00	2,910 00
Quebec, 1926, 4½ p.c.....	4,000 00	4,340 00	3,840 00
Three Rivers, 1931, 4 p.c.....	10,000 00	10,000 00	8,500 00
Toronto, 1944, 3½ p.c.....	24,333 33	21,048 33	18,930 00
Vancouver, 1948, 4 p.c.....	19,466 67	19,564 00	14,794 67
<i>School—</i>			
Montreal Technical (g'teed by Prov. of Quebec,) 1949, 4 p.c.....	29,200 00	28,948 88	23,944 00
Total on deposit with Receiver General.	\$ 228,886 66	\$ 227,306 34	\$ 194,034 47

Other bonds and debentures owned by the Company:—

Egyptian Unified Debt, 1941, 7 p.c.....	\$ 19,466 67	\$ 19,442 34	\$ 15,573 34
City of Toronto, 1921, 4 p.c.....	7,300 00	6,935 00	7,081 00
B.C. Elec. Ry. perp. cons. deb. stock, 4½ p.c..	24,333 33	22,873 33	15,330 00
C.N.R. perp. cons. deb. stock, 4 p.c.....	48,666 66	45,746 67	29,686 66
C.P.R. perp. cons. deb. stock, 4 p.c.....	48,666 67	51,465 00	40,393 34
Totals.....	\$ 148,433 33	\$ 146,462 34	\$ 108,064 34

*Held in Liverpool, England:—*

British Exchequer, 1920, 5 p.c.....	\$ 146,000 00	\$ 143,080 00	\$ 143,080 00
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Total par, book and market values.....\$ 523,319 99 \$ 516,848 68 \$ 445,178 81

7 GEORGE V, A. 1917

## QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—EDWARD F. BEDDALL.

Secretary—N. S. BARTOW.

Principal Office—New York.

Chief Agent in Canada—WM. MACKAY.

Head Office in Canada.—Montreal.

(Incorporated Sept. 11, 1891. Commenced business in Canada Nov. 1, 1891).

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*Market value of bonds and debts on deposit with Receiver General (*For details, see schedule A*).....\$ 568,066 82*Other Assets in Canada.*

Cash at head office in Canada.....	2,027 54
Cash in banks, viz.:-	
Royal Bank, Halifax.....	\$ 382 28
" " Montreal.....	19,907 91
" " Calgary.....	4,798 17
Dominion Bank, Montreal.....	13,662 90
" " Winnipeg.....	6,503 23
" " Toronto.....	7,144 25
Bank of Hochelaga, Montreal.....	12,137 58
Total cash in banks.....	64,436 32
Interest due and accrued.....	8,246 37
Agents' balances and premiums uncollected, viz.:-	
Fire (\$3,455.72 on business prior to Oct. 1, 1916).....	\$ 84,640 74
Automobile, excluding Fire risk, (\$467.16 on business prior to Oct. 1, 1916).....	3,874 10
Total.....	88,514 84
Total assets in Canada.....	\$ 731,291 89

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$1,200 accrued in previous years)....	\$ 52,005 00
" " " resisted, in suit (accrued in previous years).....	10,000 00
Net amount of unsettled fire claims.....	\$ 62,005 00
Net amount of automobile, (including fire risk) claims, unadjusted.....	\$ 1,265 00
" " " (excluding fire risk) claims, unadjusted.....	510 00
Net amount of unsettled automobile claims.....	\$ 1,775 00
Total net amount of unsettled claims.....	\$ 63,780 00
Reserve of unearned premiums: fire, \$483,185.37; automobile (including fire risk) \$24,531.22;	
automobile (excluding fire risk), \$4,199; total, \$511,915.59; carried out at 80 per cent	409,532 47
Due for reinsurance premiums.....	4,143 61
Due and accrued for salaries, rent, etc.....	177 50
Due and accrued for taxes.....	9,780 00
Total liabilities in Canada.....	\$ 487,413 58

SESSIONAL PAPER No. 8

QUEEN—Continued.  
INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.			
	Fire.	Automobile, (including Fire Risk.)	Automobile, (excluding Fire Risk.)	Inland Transportation.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	743,782 57	61,810 82	9,203 41	1 00
Less reinsurance.....	32,675 98			
“ return premiums.....	96,171 43	12,429 58	1,144 60	
Total deduction.....	128,847 41			
Net cash received.....	614,935 16	49,381 24	8,058 81	1 00
Net cash received for premiums for all classes of business.....				\$ 672,376 21
Cash received for interest on investments.....				25,814 72
Total income in Canada.....				\$ 698,190 93

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Automobile, (including Fire Risk.)	Automobile, (excluding Fire Risk.)
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.	17,395 31	1,295 90	204 89
Less savings and salvage.....	675 00	200 00	104 00
“ reinsurance.....	29 74		
Total deduction.....	704 74		
Net payment for said claims.....	16,690 57	1,095 90	100 80
Paid for claims occurring during the year.....	323,623 90	26,966 02	3,640 18
Less savings and salvage.....	35 88	612 50	
“ reinsurance.....	5,572 50		
Total deduction.....	5,608 38		
Net payment for said claims.....	318,015 52	26,353 52	
Total net payment for claims.....	334,706 09	27,449 42	3,740 98
Total net payments for claims for all classes of business.....			\$ 365,896 49
Commission and brokerage: Fire, \$120,681.34; Other, \$10,150.17.....			130,861 51
Taxes: Fire, \$16,853.78; Other, \$1,273.36.....			18,132 14
Salaries, fees and travelling expenses, Fire:—Salaries: Head office, general and special agents, \$45,357.51; fees: auditors, \$206.27; travelling expenses: officials, \$870.67; agents, \$2,367.16.....			48,807 61
Salaries and travelling expenses, Other:—Salaries: Head office, general and special agents, \$2,240.70; travelling expenses: officials, \$55.90; agents, \$38.....			2,334 50

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## QUEEN—Continued.

## EXPENDITURE IN CANADA—Concluded.

Miscellaneous expenditure, Fire, viz.:—Advertising, \$1,408.82; furniture and fixtures, \$892.62; legal expenses, \$333.72; maps and plans, \$943.57; postage, telegrams, telephones and express, \$4,043.93; printing and stationery, \$7,475.46; rents, \$6,099.32; underwriters' boards, associations, etc., \$6,000.46; miscellaneous expenses, \$3,213.94.....	\$ 29,411 84
Miscellaneous expenditure, Other, viz.:—Advertising, \$11.25; legal expenses, \$2.84; postage, telegrams, telephones and express, \$43.63; printing and stationery, \$104.54; underwriters' boards, associations, etc., \$299.50; miscellaneous expenses, \$51.90.....	573 66
Total expenditure in Canada.....	<u>\$ 506,017 75</u>

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Automobile (including Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....	79,915,488	970,029 29	2,077,542	51,415 08
Taken in 1916, new and renewed.....	62,709,008	757,757 16	2,815,970	61,673 03
Totals.....	142,624,496	1,727,786 45	4,893,512	113,088 11
Less ceased.....	58,055,979	724,154 87	2,649,380	64,025 67
Gross in force at end of 1916.....	84,568,517	1,003,631 58	2,244,132	49,062 44
Less reinsured.....	4,441,551	45,566 73		
Net in force at end of 1916.....	80,126,966	958,064 85	2,244,132	49,062 44

  

Risks and Premiums.	CLASS OF BUSINESS.			
	Automobile (excluding Fire Risk.)		Inland Trans- portation.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Taken in 1916, new and renewed.....	142,000	9,542 61	1,072	1 00
Less ceased.....	30,000	1,144 60	1,072	1 00
Gross and net in force at end of 1916.....	112,000	8,398 01		

Summary of net in force at end of 1916: Amount, \$82,483,098. Premiums, \$1,015,525.30.

## SESSIONAL PAPER No. 8

## QUEEN—Continued.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

Government—	Par value.	Market value.
Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 21,000 00	\$ 20,790 00
Province of Manitoba Drainage, 1935, 4 p.c.....	35,000 00	30,100 00
“ Manitoba Drainage, 1937, 4 p.c.....	5,000 00	4,250 00
“ Ontario, 1936, 3½ p.c.....	40,000 00	33,600 00
“ Ontario, 1939, 4 p.c.....	30,000 00	26,100 00
“ Quebec inscribed stock, 3 p.c.....	30,416 66	22,204 15
New Zealand stock, 1929, 4 p.c.....	48,666 67	41,853 34
Cities—		
Halifax permanent stock, 5 p.c.....	60,000 00	60,000 00
Montreal deb. stock, 1912, 3½ p.c.....	34,066 67	26,572 00
Montreal Sinking Fund, 1942, 4 p.c.....	70,000 00	60,200 00
Ottawa, 1928, 3½ p.c.....	30,000 00	26,100 00
Toronto, 1929, 3½ p.c.....	48,666 66	42,340 00
Toronto, 1948, 4 p.c.....	35,040 00	29,784 00
Toronto, 1955, 4½ p.c.....	5,000 00	4,690 00
Victoria, 1918, 4 p.c.....	20,000 00	19,600 00
Victoria, 1924, 4½ p.c.....	32,000 00	30,080 00
Winnipeg, 1919, 4 p.c.....	12,000 00	11,640 00
School—		
Montreal (St. Henri School), 1949, 4½ p.c.....	32,000 00	27,200 00
Railway—		
Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.....	48,666 67	41,853 33
Miscellaneous—		
Montreal Harbour, 1924, 4 p.c.....	10,000 00	9,200 00
Total on deposit with Receiver General.....	\$ 647,523 33	\$ 568,066 82

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Mortgage loans on real estate, first liens .....	\$ 63,000 00
Book value of stocks and bonds owned by the company.....	10,551,406 32
Cash on hand, in trust companies and banks.....	641,273 53
Agents' balances and bills receivable.....	1,068,933 24
Other ledger assets.....	40,477 61
Total ledger assets.....	\$12,365,090 75

## NON-LEDGER ASSETS.

Interest due and accrued.....	111,338 18
Gross assets.....	\$12,476,428 93
Deduct assets not admitted.....	326,580 96
Total admitted assets.....	\$12,149,847 97

## LIABILITIES.

Net amount of unpaid claims.....	\$ 803,365 81
Total unearned premiums.....	4,960,301 86
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	11,010 44
Federal, state and other taxes due or accrued (estimated).....	151,131 11
Contingent commissions or other charges due or accrued.....	21,342 30
Pension obligations.....	25,995 40
Income tax, withheld at source.....	551 48
Total liabilities, excluding capital stock.....	\$ 5,973,698 40
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond liabilities, including capital stock.....	5,176,149 57
Total liabilities.....	\$12,149,847 97

## QUEEN—Concluded.

## INCOME.

Net cash received for premiums.....	\$ 6,157,874 87
Interest and dividends.....	419,010 71
From agents' balances previously charged off.....	64 81
Income tax, withheld at source.....	551 48
Total income.....	<u>\$ 6,577,501 87</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,819,409 45
Expenses of adjustment and settlement of claims.....	85,027 47
Cash dividends paid stockholders.....	400,000 00
Commission or brokerage.....	1,099,241 24
Allowances to agencies for miscellaneous agency expenses.....	9,330 74
Salaries, \$111,647.94; and expenses, \$78,521.65; of special and general agents.....	190,169 59
Salaries, fees and all other charges of officers, directors, trustees and home office employees	373,817 66
Rent.....	46,003 01
Underwriters' boards and tariff associations.....	56,989 90
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	30,719 08
Inspections and surveys.....	38,776 97
State taxes on premiums, Insurance Department licenses and fees.....	120,151 11
All other licenses, fees and taxes.....	47,822 29
Income tax withheld in previous year.....	545 24
Agents' balances charged off.....	358 95
Gross loss on sale or maturity of stocks.....	1,931 60
Gross decrease by adjustment, in book value of bonds.....	4,458 64
All other disbursements.....	156,635 97
Total disbursements.....	<u>\$ 5,481,408 91</u>

## RISKS AND PREMIUMS.

## FIRE.

Fire risks written or renewed during the year.....	\$ 692,094,940 00
Premiums thereon.....	6,846,210 35
Amount terminated during the year.....	604,508,145 00
Premiums thereon.....	6,308,828 51
Net amount in force at December 31, 1916.....	876,463,780 00
Premiums thereon.....	<u>8,858,710 30</u>

## MARINE AND INLAND.

Net amount in force at December 31, 1916.....	\$53,543,248 00
Premiums thereon.....	<u>732,513 87</u>

SESSIONAL PAPER No. 8

## THE ROYAL EXCHANGE ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Governor—VIVIAN HUGH SMITH.

Secretary—PERCY F. HODGE.

Principal Office—Royal Exchange, London, E.C.

Chief Agent in Canada—ARTHUR BARRY.

Head Office in Canada—Montreal.

(Incorporated, June 22, 1720. Dominion license issued November 4, 1910.)

## CAPITAL.

Amount of joint stock capital authorized, £2,000,000.....	\$ 9,733,333 33
Amount subscribed and paid in cash, £689,219 17s. 10d.....	3,354,203 46

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 332,081 87
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*Other Assets in Canada.*

Value of real estate held by the company.....	75,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	232,263 83
Market value of bonds and debentures held by Company ( <i>For details, see Schedule B</i> ).....	99,225 00
Cash at head office in Canada.....	427 69
Cash in banks, viz.:—	
Bank of Montreal, Montreal.....	\$ 28,187 82
Bank of British North America, Montreal.....	25,309 86
Royal Bank of Canada, Montreal.....	7,945 08
Royal Bank of Canada, Toronto.....	1,905 94
Canadian Bank of Commerce, Vancouver.....	5,428 61
Canadian Bank of Commerce, Montreal.....	15,000 00
Total cash in banks.....	83,777 31
Rents due.....	83 34
Interest due, \$3,095.41; accrued, \$13,525.17.....	16,620 58
Agents' balances and premiums uncollected on policies in force:—	
Fire (\$970.07 on business prior to Oct. 1, 1916).....	\$ 46,063 92
Accident (\$329.72 on business prior to Oct. 1, 1916).....	1,577 72
Automobile, including Fire Risk, (\$187.01 on business prior to Oct. 1, 1916).....	1,865 99
Automobile, excluding Fire Risk, (\$10.28 on business prior to Oct. 1, 1916).....	1,448 99
Employers' Liability (\$1,963.21 on business prior to Oct. 1, 1916).....	6,152 18
Sickness (\$164.56 on business prior to Oct. 1, 1916).....	997 18
Total.....	58,105 98
Office furniture and plans.....	12,239 30
Total assets in Canada.....	\$ 959,824 90

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## THE ROYAL EXCHANGE ASSURANCE—Continued.

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 22,405 36	
Net amount of fire claims, resisted, not in suit (accrued in 1915).....	2,600 00	
Net amount of accident claims, unadjusted.....	410 00	
Net amount of automobile (excluding Fire Risk) claims, unadjusted.....	1,087 21	
Net amount of employers' liability claims, unadjusted (\$750 accrued in 1915).....	1,775 00	
Net amount of sickness claims, unadjusted.....	573 98	
Total net amount of unsettled claims.....	\$ 28,751 55	
Reserve of unearned premiums, viz.:—		
Fire.....	\$ 333,478 49	
Accident.....	5,029 71	
Automobile (including Fire Risk).....	9,553 68	
Automobile (excluding Fire Risk).....	8,367 36	
Employers' Liability.....	9,267 43	
Sickness.....	3,180 08	
Total, \$368,876.73; carried out at 80 per cent.....		295,101 38
Due reinsuring companies.....		19 50
Taxes due and accrued.....		15,700 00
Total liabilities in Canada.....	\$ 339,572 43	

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.					
	Fire.	Accident.	Auto- mobile (includ- ing Fire Risk.)	Auto- mobile (exclud- ing Fire Risk.)	Employ- ers' Liability.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	502,379 98	15,333 33	21,539 74	19,218 34	12,562 50	9,100 81
Less reinsurance.....	4,151 97	646 83				387 50
Less return premiums.....	56,174 03	3,668 53	2,816 65	2,701 20	4,170 43	2,179 83
Total deduction.....	60,326 00	4,315 36				2,567 33
Net cash received.....	442,053 98	11,017 97	18,723 09	16,517 14	8,392 07	6,533 48
Net cash received for premiums for all classes of business.....						\$ 503,237 73
Cash received for interest on investments, \$24,997.94; rents, \$2,783.50.....						27,781 44
Total income in Canada.....						\$ 531,019 17

SESSIONAL PAPER No. 8

THE ROYAL EXCHANGE ASSURANCE—*Continued.*  
EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.					
	Fire.	Accident.	Auto- mobile (includ- ing Fire Risk.)	Auto- mobile (exclud- ing Fire Risk.)	Employ- ers' Liability.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....	1,167 26	329 32	12 85	770 60	1,044 64	557 72
Paid for claims occurring during the year.....	201,760 49	4,664 93	4,545 47	3,799 33	3,983 10	1,689 63
Less savings and salvage.....	60 21		292 50	4 00		
Less reinsurance.....	8 84	4 00				135 35
Total deduction.....	69 05					
Net payment for said claims.....	201,691 44	4,660 93	4,252 97	3,795 33		1,554 28
Total net payment for claims.....	202,858 70	4,990 25	4,265 82	4,565 93	5,027 74	2,112 00
Total net payments for claims for all classes of business.....						
Commission and brokerage, Fire, \$87,127.21; Other, \$13,864.84.....						\$ 223,820 44
Taxes, Fire, \$14,209.53; Other, \$1,881.42.....						100,992 05
Salaries, fees and travelling expenses, Fire:—Salaries:—Head office, \$21,635.90; Fees:—Directors, \$1,190; travelling expenses, officials, \$3,945.85.....						16,091 00
Salaries, fees and travelling expenses, Other:—Salaries:—Head office, \$9,787.27; Fees:—Directors, \$600; auditors, \$173.25; travelling expenses, officials, \$309.18.....						26,771 75
Miscellaneous expenditure, Fire, viz.:—Advertising, \$760.96; furniture and fixtures, \$1,125.26; legal expenses, \$461.82; maps and plans, \$1,179.22; postage, telegrams, telephones and express, \$2,137.80; printing and stationery, \$3,790.02; rents, \$1,980; underwriters' boards, associations, etc., \$3,766.57; bad debts, \$405.59; bank exchange, \$72.62; papers and periodicals, \$46.11; sundries, \$2,109.96.....						11,369 70
Miscellaneous expenditure, Other, viz.:—Advertising, \$227.18; furniture and fixtures, \$29; inspections and surveys, \$140; legal expenses, \$31.50; postage, telegrams, telephones and express, \$698.50; printing and stationery, \$646.12; rents, \$1,840; underwriters' boards, associations, etc., \$469.48; bad debts, \$52.29; sundry office expenses, \$349.85..						17,835 93
Total expenditure in Canada.....						4,483 92
						\$ 401,364 79



## SESSIONAL PAPER No. 8

THE ROYAL EXCHANGE ASSURANCE—Continued.  
SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.							
	Automobile (excluding Fire Risk).				Employers' Liability.		Sickness.	
	No.	Amount.	Premiums.	\$ cts.	No.	Amount.	Premiums.	No. Premiums.
Gross in force at end of 1915.....	140	1,400,000	9,191 67	\$ cts.		\$	\$ cts.	\$ cts.
Taken in 1916, new and renewed.....	289	2,890,000	20,219 81		74	750,000	10,640 86	8,197 25
Totals.....	429	4,290,000	29,411 48		99	990,000	15,530 77	8,576 43
Less ceased.....	196	1,960,000	12,676 75		173	1,740,000	26,171 63	1,344
Gross in force at end of 1916.....	233	2,330,000	16,734 73		78	790,000	9,419 99	10,773 68
Less reinsured.....					95	950,000	16,751 64	831
Net in force at end of 1916.....	233	2,330,000	16,734 73		95	950,000	16,751 64	513
								6,729 17
								309 00
								6,360 17

Summary of Net in Force at end of 1916: No. 27,399. Premiums, \$715,855.78.

7 GEORGE V, A. 1917

THE ROYAL EXCHANGE ASSURANCE—*Concluded.*

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

<i>Governments—</i>	Par value.	Market value.
Prov. of Ontario, 1946, 3½ p.c.....	\$ 42,340 00	\$ 32,178 40
Prov. of Saskatchewan, 1951, 4 p.c.....	42,826 67	34,261 84
<i>Cities—</i>		
Calgary, 1931, 4½ p.c.....	7,300 00	6,424 00
Calgary, 1932, 4½ p.c.....	25,793 34	22,698 13
Calgary, 1941, 4½ p.c.....	32,120 00	26,980 80
Calgary, 1942, 4½ p.c.....	15,573 33	13,081 60
<i>Railways—</i>		
Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed by Prov. of Alberta), 1959, 5 p.c.....	86,000 00	74,820 00
C.N.R., 1st mtge. deb. stock (g'teed by Dom. Gov't), 1958, 3½ p.c.....	19,466 67	14,016 00
C.N. Alberta Ry. 1st mtge. deb. stock (g'teed by Dom. Gov't), 1960, 3½ p.c.....	29,200 00	20,732 00
C.N. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. Gov't), 1961, 3½ p.c.....	108,526 67	78,139 20
G.T.P., 1st mtge. (g'teed by Dom. Gov't), 1962, 3 p.c.....	36,013 33	22,688 40
St. John and Quebec Ry. 1st mtge. deb. stock (g'teed by N.B. Gov't), 1962, 4 p.c.....	46,233 33	36,062 00
Total on deposit with Receiver General.....	<u>\$ 491,393 34</u>	<u>\$ 382,081 87</u>

## SCHEDULE B.

Other bonds owned and held by the company:—

<i>Governments—</i>	Par value.	Market value.
Dominion of Canada War Loan, 1931, 5 p.c.....	\$ 25,000 00	\$ 24,750 00
Anglo-French External Loan, 1920, 5 p.c.....	50,000 00	47,000 00
<i>Miscellaneous—</i>		
Eastern Can. Savings and Loan Co., 1918, 5 p.c.....	2,500 00	2,475 00
Canada Permanent Mtge. Corp., 1920, 4½ p.c.....	25,000 00	25,000 00
Total par and market values.....	<u>\$ 102,500 00</u>	<u>\$ 99,225 00</u>

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE ROYAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—HERBERT W. HIND.

Manager—GEO. CHAPPELL.

Principal Office—Liverpool, England.

Chief Agent in Canada—WM. MACKAY.

Head Office in Canada—Montreal.

(Established May 31, 1845. Commenced business in Canada, 1851.)

## CAPITAL.

Amount of joint capital authorized, £3,000,000.....	\$14,600,000 00
Amount subscribed £2,944,680.....	14,330,776 00
Amount paid thereon in cash, £441,702.....	2,149,616 40

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A.).....	\$ 1,357,019 32
--	-----------------

*Other Assets in Canada.*

Real estate in Canada held by the Company, viz.: Building situate Notre Dame Street and Place d'Armes Square, Montreal, \$450,000; building situate 27 and 29 Wellington Street East, Toronto, \$75,000; vacant lot, Vancouver, \$20,784.....	545,784 00
Mortgage loans on real estate, first liens.....	647,500 00
Market value of bonds held by Company (For details, see Schedule B.).....	100,000 00
Cash at head office in Canada.....	2,182 19
Cash in banks, viz.:—	
Bank of Nova Scotia, Halifax.....	\$ 618 53
Royal Bank, Montreal.....	324,701 35
Molson's Bank, Montreal.....	26,631 43
Royal Bank, Winnipeg.....	9,751 60
Royal Bank, Toronto.....	19,732 88
Molson's Bank, Calgary.....	11,899 27
Royal Bank, Vancouver.....	24,750 31
Merchants National Bank.....	910 42
Total cash in banks.....	418,995 79
Interest accrued.....	27,567 99
Rents due, \$471.92; accrued, \$4,337.94.....	4,809 86
Agents' balances and premiums uncollected (\$337.58 was on business prior to October 1, 1916).....	203,001 21

Total assets in Canada..... \$ 3,306,860 36

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted (\$650 accrued in previous years).....	\$ 120,335 00
Reserve of unearned premiums, \$1,226,944.41; carried out at 80 per cent.....	981,555 53
Taxes due and accrued.....	21,993 61
Due and accrued for salaries, rent, etc.....	990 19
Due for reinsurance premiums.....	5,876 97

Total liabilities in Canada..... \$ 1,130,751 30

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 1,749,699 41
Deduct reinsurances, \$30,502.22; return premiums, \$227,541.89.....	278,044 11
Net cash received for premiums.....	\$ 1,471,655 30
Received for interest on investments.....	102,783 14
Rents.....	25,692 92
Total income in Canada.....	\$ 1,600,131 36

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THE ROYAL INSURANCE COMPANY—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 75,510 19	
Deduct savings and salvage, \$5; reinsurance, \$77.86.....	82 86	
Net amount paid for said claims.....	\$ 75,427 33	
Amount paid for claims occurring during the year.....	\$ 678,545 51	
Deduct savings and salvage, \$240.03; reinsurance, \$14,343.95.....	14,583 98	
Net amount paid for said claims.....	\$ 663,961 53	
Total net amount paid for claims.....	\$ 739,388 86	
Paid for commission or brokerage.....	267,842 85	
Paid for salaries: head office officials and agents, \$107,957.47; auditors' fees, \$568.80; travelling expenses, officials and agents, \$8,100.72.....	116,616 99	
Taxes.....	38,826 11	
Miscellaneous expenditure, viz.: Printing and stationery, \$12,176.02; underwriters' associations, \$13,999.38; advertising, \$3,798.74; rents, \$14,838.23; postage, telegrams, telephones and express, \$7,926.31; maps and plans, \$1,721.93; office furniture and fixtures, \$2,101.98; legal expenses, \$335.03; sundry and office expenses, \$13,945.37.....	71,342 99	
Total expenditure in Canada.....	\$ 1,234,017 80	

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$216,878,177	\$2,463,061 11
Taken during the year, new and renewed.....	162,489,584	1,747,014 89
Total.....	\$379,367,761	\$4,210,076 00
Deduct terminated.....	149,068,401	1,678,358 22
Gross in force at end of year.....	\$230,299,360	\$2,531,717 78
Deduct reinsured.....	8,489,793	84,815 23
Net in force at December 31, 1916.....	\$221,809,567	\$2,446,902 55

## SCHEDULE A.

## Bonds and debentures on deposit with Receiver General:—

Governments—	Par value.	Market value.
Canada stock, 1909/34, 3½ p.c.....	\$ 48,666 67	\$ 39,420 00
Canada stock, 1930/50, 3½ p.c.....	104,633 33	80,567 66
British Columbia, 1937, 3½ p.c.....	100,000 00	77,000 00
British Columbia, 1941, 4½ p.c.....	34,066 67	29,978 66
Manitoba, 1937, 4 p.c.....	100,000 00	85,000 00
New Brunswick, 1938, 3 p.c.....	77,866 67	57,621 34
New Brunswick, 1922, 4 p.c.....	24,500 00	23,275 00
Nova Scotia, 1945, 3½ p.c.....	108,040 00	83,190 80
Cities—		
Toronto, 1948, 4½ p.c.....	97,333 33	90,520 00
Victoria, 1943, 4½ p.c.....	60,000 00	51,600 00
Town—		
Maisonneuve, 1952, 5 p.c.....	24,333 33	21,656 66
Schools—		
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.....	97,333 33	79,813 33
Westmount, 1925-1927, 5 p.c.....	18,000 00	17,830 00
Railways—		
Can. Nor. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.....	148,433 33	106,872 00
Can. Nor. Ry., Ontario Div. (g'teed by Prov. of Manitoba), 1930, 4 p.c.....	260,853 34	224,333 87
Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c.....	243,333 33	211,700 00
G.T.P., 1st mtge. stg. (g'teed by Dom. of Canada), 1962, 3 p.c.....	121,666 67	76,650 00
Total on deposit with Receiver General.....	\$1,669,060 00	\$1,357,019 32

## SCHEDULE B.

## Bonds and debentures held by the Company:—

Canada Permanent Mortgage Corp., 1921, 5 p.c.....	\$ 50,000 00	\$ 50,000 00
Huron and Erie Mortgage Corp., 1922, 5 p.c.....	50,000 00	50,000 00
Total held by the Company.....	\$ 100,000 00	\$ 100,000 00

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—F. R. BIGELOW.

Secretary—A. W. PERRY.

Principal Office—St. Paul, Minn.

Chief Agent in Canada—C. F. CODERE.

Head Office in Canada—Winnipeg, Man.

(Incorporated May, 1865. Dominion license issued September 14, 1907.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed and paid in cash.....	1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz:—

<i>Governments—</i>	Par value.	Market value.
Prov. of Alberta, 1923, 4½ p.c.....	\$ 50,000 00	\$ 48,000 00
" of Manitoba, 1937, 4 p.c.....	60,000 00	51,000 00
<i>Cities—</i>		
Fort William, 1940, 4½ p.c.....	10,000 00	8,600 00
Galt, 1946, 4 p.c.....	51,000 00	42,330 00
Hamilton, 1927, 4 p.c.....	35,000 00	32,200 00
Hamilton, 1937, 4 p.c.....	15,000 00	13,050 00
St. Boniface, 1942, 5 p.c.....	25,000 00	23,000 00
Toronto, 1922, 4 p.c.....	100,000 00	96,000 00
<i>Schools—</i>		
Calgary, P., 1945, 4½ p.c.....	15,000 00	12,450 00
Calgary, P., 1952, 4½ p.c.....	5,000 00	4,100 00
Total on deposit with Receiver General.....	\$ 366,000 00	\$ 330,730 00

Carried out at market value..... \$ 330,730 00

*Other Assets in Canada.*

Cash at head office.....	50 00
Cash in Standard Bank of Canada, Winnipeg .....	55,921 28
Amount due for reinsurance losses .....	5,002 80
Interest due, \$3,500; accrued, \$1,748.17.....	5,248 17
Agents' balances and premiums uncollected, viz:—	
Fire (\$5,432.31 on business prior to Oct. 1, 1916) .....	\$ 48,917 70
Automobile, including Fire risk, (\$941.47 on business prior to Oct. 1, 1916) .....	3,147 45
Inland Transportation (\$546.80 on business prior to Oct. 1, 1916).....	1,201 72
Hail.....	—8 97
Total.....	53,257 90
Total assets in Canada.....	\$ 450,210 15

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## ST. PAUL FIRE AND MARINE—Continued.

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 24,686 63	
Net amount of fire claims, unadjusted.....	11,020 00	
Net amount of automobile (including Fire Risk) claims, unadjusted.....	1,903 97	
Net amount of inland transportation claims, unadjusted.....	325 65	
Net amount of tornado claims, adjusted and unpaid.....	280 81	
Total net amount of unsettled claims.....	\$ 38,217 06	
Reserve of unearned premiums, viz:—		
Fire.....	\$ 206,073 27	
Automobile (including Fire Risk).....	19,947 32	
Inland Transportation.....	4,533 71	
Tornado.....	11,372 72	
Total, \$241,927.02; carried out at 80 per cent..		193,541 60
Taxes due and accrued.....		6,000 00
Due and accrued for salaries, rent, etc.....		434 58
Reinsurance premiums due.....		3,680 61
Total liabilities in Canada.....	\$ 241,873 85	

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.				
	Fire.	Auto- mobile. (including Fire Risk.)	Hail.	Inland Trans- portation.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	409,960 10	52,214 38	58,815 50	10,342 05	11,112 35
Less reinsurance.....	9,345 84	— 2 25	124 50		
Less return premiums.....	69,969 87	14,345 76	445 20	1,087 37	
Total deduction.....	79,335 71	14,343 51	569 70		
Net cash received.....	330,644 39	37,870 87	58,245 80	9,254 68	11,112 35
Net cash received for premiums for all classes of business.....					\$ 447,128 09
Cash received for interest on investments.....					12,631 33
Total income in Canada.....					\$ 459,759 62

SESSIONAL PAPER No. 8

ST. PAUL FIRE AND MARINE—Continued.  
EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.				
	Fire.	Auto- mobile. (including Fire risk.)	Hail.	Inland Trans- portation.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	29,273 58	2,501 79	318 70	1,029 49	990 00
Paid for claims occurring during the year.....	171,501 51	18,051 06	87,266 29	2,547 72	5,978 42
Less savings and salvage.....		180 65		15 09	
Less reinsurance.....	415 35		82 20		
Net payment for said claims.....	171,086 16	17,870 41	87,184 09	2,532 63	
Total net payment for claims.....	200,359 74	20,372 20	87,502 79	3,562 12	6,968 42
Total net payments for claims for all classes of business.....	\$ 318,765 27				
Commissions and brokerage: Fire, \$65,878.16; Other, \$21,941.01.....	87,819 17				
Taxes: Fire, \$13,888.94; Other, \$9,229.91.....	23,118 85				
Salaries, fees and travelling expenses, Fire:—Salaries:—Head office, \$6,645.02; general and special agents, \$3,094.59; travelling expenses:—Agents, \$331.91.....	10,271 52				
Salaries, fees and travelling expenses, Other:—Salaries:—Head office, \$1,661.25; general and special agents, \$1,031.53; travelling expenses:—Agents, \$64.84.....	2,757 62				
Miscellaneous expenditure, Fire, viz:—Advertising, \$228; adjusting expenses, \$2,925.09; furniture and fixtures, \$902.14; inspections and surveys, \$2,906.09; legal expenses, \$103.49; maps and plans, \$1,346.46; Bradstreets, \$25; postage, telegrams, telephones and express, \$1,751.37; printing and stationery, \$558.92; rents, \$725; underwriters' boards, associations, etc., \$331.20; duty, \$403.06; subscriptions and light, \$45.60; administration expense; \$10,531.93.....	22,763 35				
Miscellaneous expenditure, other, viz:—Advertising, \$44.72; adjusting expenses, \$2,870.77; furniture and fixtures, \$300.11; legal expenses, \$34.16; postage, telegrams, telephones and express, \$543.11; printing and stationery, \$180.56; rents, \$67.50; underwriters' boards, associations, etc., \$153.54; duty, \$89.48; subscriptions and light, \$15.20; administration expense, \$3,639.....	7,937 15				
Total expenditure in Canada.....	\$ 473,452 93				

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Automobile (including Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....	26,295,397	336,004 62	2,246,128	46,230 96
Taken in 1916, new and renewed.....	38,391,355	422,286 53	2,526,591	54,238 14
Totals.....	64,686,752	758,291 15	4,772,719	100,469 10
Less ceased.....	28,745,689	341,546 66	2,870,419	60,576 72
Gross in force at end of 1916.....	35,941,063	416,444 49	1,902,300	39,892 38
Less reinsured.....	829,571	11,870 93		— 2 25
Net in force at end of 1916.....	35,111,492	404,573 56	1,902,300	39,894 63

7 GEORGE V, A. 1917

## ST. PAUL FIRE AND MARINE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.					
	Hail.		Inland Transportation		Tornado.	
	Amount.	Premium.	Amount.	Premiums.	Amount.	Premiums.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....			732,270	4,228 96	1,603,789	7,887 08
Taken in 1916, new and renewed	970,175	58,815 50	3,174,540	10,331 54	2,190,368	11,112 35
Totals.....			3,906,810	14,560 50	3,794,157	18,999 43
Less ceased.....	970,175	58,815 50	2,889 581	7,479 74	505,933	2,179 90
Gross and net in force at end of 1916.....			1,017,229	7,080 76	3,288,224	16,819 53

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Net cash received for premiums.....	\$ 9,101,345 59
Interest and dividends.....	457,255 31
Rents.....	15,541 05
Agents' balances previously charged off.....	205 96
Gross profit on sale or maturity of bonds.....	1,716 53
Borrowed money.....	100,000 00
From other sources.....	643 50
Total income.....	\$ 9,676,707 94

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 5,291,596 55
Expenses of adjustment and settlement of claims.....	124,460 83
Interest or dividends to stockholders.....	250,000 00
Commissions or brokerage.....	2,044,019 30
Allowances to local agencies for miscellaneous agency expenses.....	5,151 08
Borrowed money repaid.....	100,000 00
Interest on borrowed money.....	553 33
Salaries, \$76,237 52; and expenses, \$165,463.66; of special and general agents....	241,701 18
Salaries, fees and all other charges of officers, directors, trustees and home office employees	171,630 01
Rents.....	13,137 50
Underwriters' boards and tariff associations.....	36,615 05
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	4,965 60
Inspections and surveys.....	17,185 67
Taxes on real estate.....	4,000 84
State taxes on premiums; Insurance Department licenses and fees.....	168,782 19
All other licenses, fees and taxes.....	79,325 35
Agents' balances charged off.....	2,099 50
Decrease in liabilities on account of reinsurance treaties.....	47,965 30
Gross loss on sale or maturity of bonds.....	3,917 10
Gross decrease, by adjustment, in book value of bonds and stocks.....	5,362 50
All other disbursements.....	133,524 37
Total disbursements.....	\$ 8,746,023 25

## SESSIONAL PAPER No. 8

ST. PAUL FIRE AND MARINE—*Concluded.*

## LEDGER ASSETS.

Book value of real estate.....	\$ 232,215 43
Mortgage loans on real estate, first liens.....	1,435,563 34
Book value of bonds and stocks.....	8,512,698 74
Cash on hand, in trust companies and banks.....	810,739 19
Agents' balances and bills receivable.....	1,466,704 78
Due from reinsurance companies on claims paid.....	37,951 94
Total ledger assets.....	\$12,495,873 42

## NON-LEDGER ASSETS.

Interest due and accrued.....	85,127 45
Gross assets.....	\$12,581,000 87
Deduct assets not admitted.....	292,393 02
Total admitted assets.....	\$12,288,617 85

## LIABILITIES.

Net amount of unpaid claims.....	\$ 1,328,636 46
Total unearned premiums.....	5,864,445 59
Federal, state and other taxes due or accrued (estimated).....	150,346 00
Contingent commissions or other charges, due or accrued.....	30,807 75
Salaries, rents, etc., due or accrued.....	9,280 60
Reserve for conflagration fund.....	10,042 04
Total liabilities, not including capital stock.....	\$ 7,393,558 44
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities, including capital stock.....	3,895,059 41
Total liabilities.....	\$12,288,617 85

## RISKS AND PREMIUMS.

Amount written or renewed during the year—Fire.....	\$ 675,364,713 00
Premiums thereon.....	8,161,119 20
Amount terminated during the year—Fire.....	582,410,626 00
Premiums thereon.....	7,535,023 76
Net amount in force at December 31, 1916—Fire.....	919,667,293 00
Premiums thereon.....	10,247,321 00
Net amount in force at December 31, 1916—Marine and Inland.....	\$ 73,988,757 00
Premiums thereon.....	1,133,836 53

7 GEORGE V, A. 1917

## THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

General Manager—JAMES A. COOK.

Secretary—JOHN GUNN.

Principal Office—Edinburgh, Scotland.

Chief Agents in Canada—Messrs. ESINHART AND EVANS.

Head Office in Canada—Montreal.

(Organized 1824. Incorporated June 26, 1833. Commenced business in Canada February, 1882.)

## CAPITAL.

Amount of capital authorized.....	\$30,000,000 00
Amount subscribed.....	25,807,500 00
Amount paid thereon in cash.....	1,500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule A).....	\$ 399,084 85
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*Other Assets in Canada.*

Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens...	689,650 00
Cash in banks, viz.:—	
Imperial Bank of Canada, Toronto.....	\$ 22,061 14
Imperial Bank, Montreal.....	25,102 68
Union Bank of Canada, Winnipeg.....	6,505 26
Total cash in banks.....	53,669 08
Interest due, \$1,714.38; accrued, \$11,521.13.....	13,235 51
Agents' balances and premiums uncollected:—	
Fire (\$8,652.50 on business prior to Oct. 1, 1916).....	\$ 51,998 07
Automobile, including Fire Risk (\$128.70 on business prior to Oct. 1, 1916).....	524 25
Tornado.....	427 12
Total.....	52,949 44
Total assets in Canada.....	\$ 1,208,588 88

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 17,246 00
Net amount of fire claims, unadjusted.....	28,517 00
Net amount of automobile (including fire risk) claims, unadjusted.....	83 00
Total net amount of unsettled claims.....	\$ 45,846 00
Reserve of unearned premiums: fire, \$323,880.25; tornado, \$1,223.39; sprinkler leakage, \$66.84; automobile (including fire risk), \$328.75; Total, \$325,499.23; carried out at 80 per cent.	260,399 38
Taxes due or accrued.....	8,000 00
Total liabilities in Canada.....	\$ 314,245 38

## SESSIONAL PAPER No. 8

## THE SCOTTISH UNION AND NATIONAL—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.			
	Fire.	Auto- mobile. (including Fire Risk.)	Sprinkler Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	468,322 77	133 25	83 67	1,085 64
Less reinsurance.....	13,024 12			
" return premiums.....	51,719 77			214 00
Total deduction.....	64,743 89			
Net cash received.....	403,578 88	133 25	83 67	871 64
Net cash received for premiums for all classes of business.....				\$ 404,667 44
Cash received for interest on investments.....				58,147 61
Total income in Canada.....				\$ 462,815 05

## EXPENDITURE IN CANADA.

Claims.	Fire.	
	\$ cts.	
Amount paid for claims occurring in previous years.....	18,011 84	
Less reinsurance.....	67 65	
Net payment for said claims.....	17,944 19	
Paid for claims occurring during the year.....	186,793 93	
Less savings and salvage.....	63 14	
" reinsurance.....	1,330 09	
Total deduction.....	1,393 23	
Net payment for said claims.....	185,400 70	
Total net payments for claims for all classes of business.....	\$ 203,344 89	
Commission and brokerage: Fire, \$80,059.98; Other, \$372.74.....	89,432 72	
Taxes: Fire, \$13,178.07; Other, \$3.80.....	13,181 87	
Salaries, fees and travelling expenses, Fire:—Salaries: Head office, general and special agents, \$18,250; travelling expenses: officials, \$1,306.61; agents (including all expenses in relation to loss adjustments), \$4,880.93.....	24,437 54	
Miscellaneous expenditure, Fire, viz.—Advertising, \$70.65; furniture and fixtures, \$134; maps and plans, \$1,718.49; postage, telegrams, telephones and express, \$1,900.76; printing and stationery, \$1,715.58; rents, \$1,000; underwriters' boards, associations, etc., \$4,259.66; office expenses, \$232; miscellaneous expenses, \$409.15.....	11,440 29	
Miscellaneous expenditure, Other:—Postage, telegrams, telephones and express.....	1 75	
Total expenditure in Canada.....	\$ 341,839 06	

7 GEORGE V, A. 1917

THE SCOTTISH UNION AND NATIONAL—*Concluded.*  
SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.			Automobile (including Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	28,715	57,929,186	612,984 41			
Taken in 1916, new and renewed.....	19,186	45,342,889	467,583 89	37	17,350	657 50
Totals.....	47,901	103,272,075	1,080,568 30			
Less ceased.....	16,440	41,015,063	429,730 83			
Gross in force at end of 1916.....	31,461	62,254,012	650,837 42	37	17,350	657 50
Less reinsured.....		2,129,308	16,051 31			
Net in force at end of 1916.....	31,461	60,124,704	634,786 11	37	17,350	657 50

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	CLASS OF BUSINESS.					
	Sprinkler Leakage.			Tornado.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	3	29,584	59 34	68	366,640	1,692 82
Taken in 1916, new and renewed.....	4	57,292	83 67	30	252,590	1,512 76
Totals.....	7	86,876	143 01	98	619,230	3,205 58
Less ceased.....	3	29,584	59 34	39	332,290	1,486 64
Gross and net in force at end of 1916.....	4	57,292	83 67	59	286,940	1,718 94

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

Cities—	Par value.	Market value.
St. John, 1936, 4 p.c.....	\$ 2,000 00	\$ 1,720 00
Hamilton, Ont., 1934, 4 p.c.....	48,666 66	42,826 66
London, Ont., 1925, 4 p.c.....	25,000 00	23,250 00
London, 1943, 4½ p.c.....	25,000 00	23,000 00
Brantford, 1930, 4 p.c.....	30,000 00	26,700 00
Edmonton, 1929, 4½ p.c.....	48,666 67	43,313 33
St. Boniface, 1928, 5 p.c.....	50,310 38	47,794 86
Halifax, 1926, 4 p.c.....	50,000 00	46,500 00
Quebec, 1933, 3½ p.c.....	6,000 00	4,980 00
Brantford, 1928, 4½ p.c.....	10,000 00	9,500 00
Halifax, 1945, 4 p.c.....	50,000 00	42,500 00
Fort William, 1939, 4½ p.c.....	50,000 00	43,500 00
School—		
C. Awa, P., 1941, 4 p.c.....	50,000 00	43,500 00

Total on deposit with Receiver General..... \$ 445,643 71 \$ 399,084 85

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—A. W. DAMON.

Secretary—W. J. MACKAY.

Principal Office—Springfield, Mass.

Chief Agent in Canada—JOSEPH MURPHY.

Head Office in Canada—Toronto.

(Incorporated April 24, 1849. Dominion license issued November 5, 1908.)

## CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash.....\$ 2,500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule A.).....\$ 458,710 00

*Other Assets in Canada.*

## Cash in banks, viz.:—

Bank of Nova Scotia, St. John, N.B.....	\$ 8,746 17
Bank of Nova Scotia, Toronto, Ont.....	3,404 76
Royal Bank of Canada, Montreal, P.Q.....	6,345 54
Merchants Bank of Canada, Victoria, B.C.....	11,446 15
Royal Bank of Canada, Vancouver, B.C.....	11,013 12
Union Bank of Canada, Winnipeg, Man.....	11,655 75

Total cash in banks.....	52,611 49
Interest accrued.....	6,630 37
Agents' balances and premiums uncollected: Fire (\$763.39 on business prior to Oct. 1, 1916)	100,960 33

Total assets in Canada.....\$ 618,912 19

## LIABILITIES IN CANADA.

Total net amount of fire claims, unadjusted.....	\$ 37,780 83
Reserve of unearned premiums—	
Fire.....	\$ 282,571 48
Sprinkler Leakage.....	447 88
Tornado.....	4,957 44

Total, \$287,976.80; carried out at 80 per cent.....	230,381 44
Taxes due and accrued.....	20,000 00

Total liabilities in Canada.....\$ 288,162 27

7 GEORGE V, A. 1917

## SPRINGFIELD FIRE AND MARINE—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Sprinkler Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	556,642 50	728 92	7,506 78
Less reinsurance.....	12,206 64	125 30	979 82
Less return premiums.....	108,854 34	185 08	2,045 91
Total deduction.....	121,060 98	310 38	3,025 73
Net cash received.....	465,581 58	418 54	4,781 05
Net cash received for premiums for all classes of business.....	\$ 470,781 17		
Cash received for interest on investments.....	32,663 77		
Total income in Canada.....	\$ 503,444 94		

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years .....	45,134 79	17 00
Less savings and salvage.....	4,275 20	
Net payment for said claims.....	40,859 59	
Paid for claims occurring during the year.....	293,835 99	1,088 98
Less savings and salvage.....	6,328 56	
Less reinsurance.....	21,564 51	
Total deduction.....	27,913 07	
Net payment for said claims.....	265,922 92	
Total net payment for claims.....	306,782 51	1,108 98
Total net payments for claims for all classes of business.....	\$ 307,888 49	
Commission and brokerage: Fire, \$80,530.70; Other, \$1,274.27.....	81,804 97	
Taxes.....	15,349 03	
Salaries, fees and travelling expenses—Fire: Salaries, general and special agents, \$5,862.50; Travelling expenses: Agents, \$8,186.79.....	13,549 29	
Miscellaneous expenditure, viz.:—Advertising, \$86.04; fire departments, patrol and salvage corps assessments, etc., \$13.74; legal expenses, \$666.13; maps and plans, \$899.53; postage, telegrams, telephones and express, \$1,402.90; printing and stationery, \$342.40; underwriters' boards, associations, etc., \$2,017.30; expenses adjusting losses, \$3,625.73....	9,033 79	
Total expenditure in Canada.....	\$ 427,645 59	

## SESSIONAL PAPER No. 8

## SPRINGFIELD FIRE AND MARINE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	64,807,195	612,534 97	139,667	822 83	2,388,110	12,440 80
Taken in 1916, new and re-						
newed.....	70,569,473	568,357 53	210,000	728 92	1,851,175	7,806 78
Totals.....	135,376,668	1,180,892 50	349,667	1,551 75	4,239,285	20,247 58
Less ceased.....	72,698,875	642,053 24	117,667	649 83	1,832,453	10,729 87
Gross in force at end of 1916	62,677,793	538,839 26	232,000	901 92	2,406,832	9,517 71
Less reinsured.....	1,689,975	18,872 11	26,500	119 50	337,381	1,472 13
Net in force at end of 1916..	60,987,818	519,967 15	205,500	782 42	2,069,451	8,045 58

Summary of net in force at end of 1916: Amount, \$63,262,769; Premiums, \$528,795.15.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.—

	Par value.	Market value.
Dom. of Can. bonds. 1926, 5 p.c.....	\$ 25,000 00	\$ 24,750 00
<i>Cities—</i>		
Brantford, 1942, 4½ p.c.....	60,000 00	54,600 00
Calgary, 1933, 5 p.c.....	50,000 00	46,500 00
Hamilton, 1932, 4 p.c.....	12,000 00	10,650 00
Hamilton, 1934, 4½ p.c.....	38,000 00	35,720 00
Ottawa, 1935, 4½ p.c.....	20,000 00	19,000 00
Regina, 1928, 5 p.c.....	20,000 00	19,000 00
Toronto, 1948, 4½ p.c.....	27,000 00	25,110 00
Victoria, 1951, 4 p.c.....	15,000 00	11,550 00
Victoria, 1938, 4½ p.c.....	30,000 00	26,100 00
Westmount, 1947, 4½ p.c.....	35,000 00	31,850 00
Westmount, 1955, 4½ p.c.....	15,000 00	13,650 00
Winnipeg, 1925, 4 p.c.....	55,000 00	50,600 00
Winnipeg, 1934, 4 p.c.....	5,000 00	4,350 00
<i>Schools—</i>		
Montreal Catholic, 1948, 4 p.c.....	25,000 00	20,750 00
Montreal Protestant, 1938, 4 p.c.....	25,000 00	21,500 00
Outremont, 1950, 4½ p.c.....	50,000 00	43,000 00

Total on deposit with Receiver General.....\$ 507,000 00 \$ 458,710 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Net cash received for premiums.....	\$ 6,823,926 17
Interest and dividends.....	436,669 71
Rents.....	18,000 00
Agents' balances charged off.....	136 82
Gross profit on sale or maturity of stocks.....	8,283 75
Total income.....	\$ 7,287,016 45

7 GEORGE V, A. 1917

SPRINGFIELD FIRE AND MARINE—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 3,562,831 58
Expenses of adjustment and settlement of claims.....	62,092 03
Commissions or brokerage.....	1,386,900 68
Allowances to local agencies for miscellaneous agency expenses.....	33,334 33
Salaries, \$213,831.34 and expenses, \$152,951.67; of special and general agents.....	366,783 01
Salaries, fees and all other charges of officers, directors, trustees and home office employees	372,851 24
Rents.....	35,804 04
Underwriters' boards and tariff associations.....	74,874 93
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	37,817 68
Inspections and surveys.....	52,467 86
Taxes and real estate.....	5,722 70
State taxes on premiums; Insurance Department licenses and fees.....	158,869 55
All other licenses, fees and taxes.....	45,961 95
Stockholders for interest or dividends.....	250 000 00
Agents' balances charged off.....	1,478 09
Decrease in liabilities on account of reinsurance treaties.....	283,508 22
Gross decrease, by adjustment, in book value of stocks.....	1,000 00
All other disbursements.....	177,070 72
Total disbursements.....	\$ 6,910,263 61

## LEDGER ASSETS.

Book value of real estate.....	\$ 300,000 00
Mortgage loans on real estate, first liens.....	2,590,020 00
Book value of bonds and stocks.....	6,416,736 02
Cash on hand, in trust companies and in banks.....	927,621 85
Agents' balances.....	1,466,578 17
Total ledger assets.....	\$11,700,956 04

## NON-LEDGER ASSETS.

Interest accrued.....	78,621 50
Market value of bonds and stocks over book value.....	331,760 98
Reinsurance due on paid claims.....	11,984 83
Gross assets.....	\$12,123,323 35
Deduct assets not admitted.....	161,347 04
Total assets admitted.....	\$11,961,976 31

## LIABILITIES.

Net amount of unpaid claims.....	\$ 662,860 77
Total unearned premiums.....	6,159,662 74
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	15,000 00
Federal, state and other taxes due or accrued (estimated).....	100,000 00
Contingent commissions or other charges due or accrued.....	10,000 00
Total amount of liabilities, except capital stock.....	\$ 6,947,523 51
Capital stock paid up in cash.....	2,500,000 00
Surplus over all liabilities.....	2,514,452 80
Total liabilities.....	\$11,961,976 31

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$ 993,183,426 00
Premiums thereon.....	10,475,485 57
Amount of risks terminated during the year.....	831,937,668 00
Premiums thereon.....	9,280,784 53
Net in force, December 31, 1916.....	1,154,625,920 00
Premiums thereon.....	11,716,738 53

SESSIONAL PAPER No. 8

\*THE STUYVESANT INSURANCE COMPANY.  
STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—A. R. PIERSON.

Secretary—G. F. HUTCHINGS.

Principal Office—New York.

Chief Agent in Canada—GODFREY C. WHITE.

Head Office in Canada—Montreal.

(Organized, November 25, 1850. Dominion license issued August 25, 1916.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid up in cash.....\$ 700,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Debentures on deposit with Receiver General, viz.:	Par value.	Market value.
Prov. of Ontario, 1936, 3½ p.c.....	\$ 64,000 00	\$ 53,760 00
Carried out at market value.....		\$ 53,760 00

*Other Assets in Canada.*

Cash in Royal Bank of Canada, Montreal.....	11,215 99
Agents' balances and premiums uncollected.....	31,122 80
Total assets in Canada.....	\$ 96,098 79

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid.....	\$ 37,736 00
Reserve of unearned premiums, \$41,211.53; carried out at 80 per cent.....	32,969 22
Taxes due and accrued.....	142 26
Total liabilities in Canada.....	\$ 70,847 48

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 82,645 06
Deduct reinsurances, \$20,823.05; return premiums, \$21,324.60.....	42,147 65
Net cash received for premiums.....	\$ 40,497 41
Interest on investments.....	1,120 00
Total income in Canada.....	\$ 41,617 41

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 19,687 57
Deduct reinsurances.....	2,574 18
Net amount paid for said claims.....	\$ 17,113 39
Amount paid for claims occurring during the year.....	\$ 60,398 25
Deduct reinsurances.....	38,123 17
Net amount paid for said claims.....	\$ 22,275 08

\*This Company operated under Provincial licenses from September 30, 1909 to August 25, 1916. The Statement here given includes the entire business for the year 1916.

7 GEORGE V, A. 1917

THE STUYVESANT INSURANCE COMPANY.—*Concluded.*EXPENDITURE IN CANADA—*Concluded.*

Total net amount paid for claims.....	\$	39,388 47
Commission or brokerage.....		18,833 33
Salaries and travelling expenses:—Salaries:—Head Office officials, \$925; general and special agents, \$379.48; travelling expenses:—agents, \$913.95.....		2,218 43
Taxes.....		1,687 93
Miscellaneous expenditure, viz.: Advertising, \$30; fire departments, patrol and salvage corps assessments, etc., \$54.47; furniture and fixtures, \$180; postage, telegrams, telephones and express, \$435.23; printing and stationery, \$587.40; rents, \$75.67; underwriters' boards, tariff associations, etc., \$312.80; insurance department licenses and fees, \$498; premium on bond chief agent, \$100.....		2,273 57
Total expenditure in Canada.....	\$	<u>64,401 73</u>

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 3,904,220	\$ 49,626 11
Taken during the year, new and renewed.....	9,215,645	106,997 97
Total.....	\$ 13,119,865	\$ 156,624 08
Deduct terminated.....	4,354,501	55,623 18
Gross in force at end of year.....	\$ 8,765,364	\$ 101,000 90
Deduct reinsured.....	1,496,565	20,823 05
Net in force at December 31, 1916.....	\$ 7,268,799	\$ 80,177 85

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—MARLBOROUGH R. PRYOR.

Manager—GEO. EDWARD MEAD.

Principal Office—London, England.

Manager in Canada—LYMAN ROOT.

Head Office in Canada—Toronto.

(Organized April 7, 1710. Commenced business in Canada June 3, 1892.)

## CAPITAL.

Amount of capital authorized and subscribed.....	\$11,680,080 00
Amount paid thereon in cash.....	2,336,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 508,342 77
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*Other Assets in Canada.*

Value of real estate held by the company (Toronto office).....	45,850 00
Cash at head office in Canada.....	3,519 43
Cash in banks, viz.:—	
Dominion Bank, Toronto.....	\$ 17,064 72
Union Bank of Canada, Toronto.....	15,093 23
Total cash in banks.....	32,157 95
Agents' balances and premiums uncollected.....	65,105 03
Office furniture and plans.....	14,221 07
Total assets in Canada.....	\$ 609,196 25

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted (\$500 accrued in previous years).....	\$ 26,242 92
Reserve of unearned premiums, \$423,269.76; carried out at 80 per cent.....	338,615 81
Taxes due and accrued.....	9,703 32
Total liabilities in Canada.....	\$ 374,562 05

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 622,165 64
Deduct reinsurances, \$11,738.92; return premiums, \$76,590.43.....	88,329 35
Net cash received for premiums.....	\$ 533,836 29
Endorsement fees.....	69 50
Received for interest on investments.....	12,271 52
Rents (net).....	1,214 34
Conscience money.....	1,000 00
Total income in Canada.....	\$ 548,391 65

7 GEORGE V, A. 1917

SUN INSURANCE OFFICE—*Concluded.*

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 39,042 20	
Amount paid for claims occurring during the year.....	\$ 290,951 66	
Deduct savings and salvage, \$73.17; reinsurances, \$13,683.31.....	13,761 48	
Net amount paid for said claims.....	\$ 267,190 18	
Total net amount paid for claims.....	\$	305,232 38
Commission or brokerage.....		111,545 79
Paid for: Salaries, head office officials, \$24,436.14; auditors' fees, \$400; travelling expenses of officials, \$6,688.75.....		31,524 89
Taxes.....		15,307 60
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, \$3,603.49; advertising, \$891.23; stationery and printing, \$3,285.18; board dues, \$5,038.01; rents, \$2,174; miscellaneous, \$187.75; maps and plans, \$1,134.53; furniture and fixtures \$1,249.69; fire departments, patrols, etc., \$44.45; Bradstreets, \$111.84; insurance superintendence, \$335.10; legal expenses, \$12 .....		18,187 27
Total expenditure in Canada.....	\$	481,797 93

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at beginning of year.....	\$ 64,277,061	\$ 776,832 34
Policies taken during the year, new and renewed.....	56,933,231	625,013 88
Total.....	\$121,210,292	\$1,401,846 22
Deduct terminated.....	46,960,923	559,505 05
Gross in force at end of year.....	\$ 74,249,369	\$ 842,341 17
Deduct reinsured.....	2,387,734	15,954 95
Net in force at December 31, 1916.....	\$ 71,861,635	\$ 826,386,22

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Dom. of Canada stock, 1938, 3 p.c.....	\$ 23,530 33	\$ 17,412 44
Prov. of Manitoba Tel. and Tel., 1947, 4 p.c.....	48,666 67	39,906 67
Prov. of Nova Scotia redeemable stock, 1954, 3½ p.c.....	24,333 33	17,763 33
<i>Cities—</i>		
Calgary, 1937, 4½ p.c.....	14,600 00	12,556 00
Edmonton, 1921, 5 p.c.....	19,466 67	18,832 67
Halifax Con. Fund deb. stock, 1940, 4 p.c.....	15,000 00	12,900 00
Hamilton, 1934, 4½ p.c.....	25,000 00	23,500 00
London, 1933, 4 p.c.....	25,000 00	22,000 00
Montreal Cons. deb. stock, 1932, 4 p.c.....	48,666 67	43,313 33
Saskatoon, 1941/1961, 4½ p.c.....	24,333 33	19,223 33
Toronto, 1929, 3½ p.c.....	48,666 66	42,340 00
Vancouver, 1931, 4 p.c.....	12,166 67	10,220 00
Vancouver, 1932, 4 p.c.....	12,166 66	10,220 00
Victoria, 1958, 4 p.c.....	25,000 00	19,000 00
Winnipeg, 1918, 4 p.c.....	50,000 00	49,000 00
<i>School—</i>		
Winnipeg, 1943, 4 p.c.....	17,000 00	14,110 00
<i>Railways—</i>		
Alberta & Great Waterways Ry. Co. 1st mtge. (g'teed by Prov. of Alta.), 1959, 5 p.c.....	75,000 00	65,250 00
G.T.P. 1st mtge. (g'teed by Dom. Gov't), 1962, 3 p.c.....	36,500 00	22,995 00
<i>Miscellaneous—</i>		
Canada Perm. Mtge. Corp., 1920, 4½ p.c.....	25,000 00	25,000 00
Toronto Harbour Commissioners (g'teed by City of Toronto), 1953, 4½ p.c.....	25,000 00	22,750 00
Total on deposit with Receiver General.....	\$ 595,096 99	\$ 508,342 77

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

# L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE, PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—STEPHANE DERVILLE.

Manager—BARON G. CERISE.

Principal Office—Paris, France.

Chief Agent in Canada—LOUIS MAURICE FERRAND.

Head Office in Canada—Montreal.

(Established, 1828. Dominion license issued April 11, 1911.)

## CAPITAL.

Amount of joint capital authorized and subscribed.....	\$ 2,000,000 00
Amount paid in cash.....	500,000 00

## ASSETS IN CANADA.

*Held solely for protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
966,666.67 francs French Rentes, perpetual, 3 p.c.....	\$ 186,566 67	\$ 110,074 34
328,000 francs French "National Defence Loan", 1931 or later 5 p.c.....	63,304 00	54,441 44
City of Montreal, 1951, 4½ p.c.....	24,333 33	22,143 33

Total on deposit with Receiver General.....	\$ 274,204 00	\$ 186,659 11
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Carried out at market value.....	\$ 186,659 11
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*Other Assets in Canada.*

Cash at head office in Canada.....	3,124 18
Cash in Merchants Bank of Canada, Montreal.....	31,975 72
Agents' balances and premiums uncollected (\$14,171.16 on business prior to Oct. 1, 1916)....	50,058 87
Office furniture and plans.....	4,505 50

Total assets in Canada...	\$ 276,323 38
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## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 5,669 36
Net amount of claims, unadjusted.....	11,500 00

Total net amount of unsettled claims.....	\$ 17,169 36
Reserve of unearned premiums, \$149,079.16; carried out at 80 per cent....	119,263 33
Due and accrued for salaries, rent, advertising, etc.....	310 71
Return premiums, \$1,543.05; reinsurance, \$269.33.....	4,812 38
Taxes due and accrued.....	3,420 10

Total liabilities in Canada.....	\$ 144,975 88
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## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 232,105 29
Deduct reinsurances, \$7,918.07; return premiums, \$30,819.40.....	38,737 47

Net cash received for premiums.....	\$ 193,427 82
Interest on bank account.....	731 30

Total income in Canada.....	\$ 194,159 12
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7 GEORGE V, A. 1917

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 14,246 41	
Deduct reinsurances, \$1,099.01; (less \$11.73 outstanding in agencies, 1915) ..	1,087 28	
Net amount paid for said claims.....	\$ 13,159 13	
Amount paid for claims occurring during the year, \$109,392.44 (less \$142.45 outstanding in agencies, 1915) ..	\$ 109,249 99	
Deduct reinsurances.....	1,369 94	
Net amount paid for said claims....	\$ 107,880 05	
Total net amount paid for claims.....	\$	121,039 18
Paid for commission or brokerage.....		34,552 30
Paid for salaries of officials, \$11,348.78; directors' fees, \$200; travelling expenses, officials, \$877.44; agents, \$374.51.....		12,800 73
Paid for taxes.....		7,857 26
Miscellaneous expenditure: Advertising, \$808.71; furniture and fixtures, \$24.15; maps and plans, \$792.54; postage, telegrams, telephones and express, \$1,374.19; printing and stationery, \$689.63; rents, \$2,499.96; boards and tariff associations, \$2,148.41; sundries, \$3,662.43 inspections and surveys, \$4,731.59; exchange, \$118.84; legal expenses, \$105.34.		16,955 79
Total expenditure in Canada.....	\$	<u>193,205 26</u>

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	12,080	\$ 25,877,984	\$ 307,645 21
Policies taken during the year, new and renewed..	7,985	20,241,119	240,819 45
Total.....	20,065	\$ 46,119,103	\$ 548,464 66
Deduct terminated.....	6,612	20,140,501	239,358 54
Gross in force at end of year.....	13,453	\$ 25,978,602	\$ 309,106 12
Deduct reinsured.....		1,175,151	11,477 01
Net in force at December 31, 1916.....	13,453	\$ 24,803,451	\$ 297,629 11

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## UNION ASSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—CHARLES MORTIMER.

General Manager—HERBERT LEWIS.

Principal Office—London, Eng.

Manager in Canada—T. L. MORRISSEY.

Head Office in Canada—Montreal.

(Incorporated 1714. Dominion license issued September 9, 1911.)

## CAPITAL.

Amount of capital authorized and subscribed, £450,000.....	\$ 2,190,000 00
Amount paid in cash, £50,000.....	243,333 33

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A).....	\$ 481,124 68
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*Other Assets in Canada.*

Cash at head office (including premiums in course of transmission).....	33,007 83
Cash in banks, viz.:—	
Merchants Bank of Canada, Montreal.....	\$ 300 22
Bank of Toronto, Montreal.....	19,035 46
Total cash in banks.....	19,335 68
Agents' balances and premiums uncollected, viz.:—	
Fire (\$1,039.77 on business prior to Oct. 1, 1916).....	\$ 62,510 01
Inland transportation.....	162 32
Total.....	62,672 33
Plans, \$4,008.16 (less \$801.63 depreciation).....	3,206 53
Total assets in Canada.....	\$ 599,347 05

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 47,141 11
Net amount of fire claims, resisted, in suit.....	2,500 00
Total net amount of unsettled fire claims (\$3,000 accrued in previous years)....	\$ 49,641 11
Reserve of unearned premiums, fire, \$362,961.45; carried out at 80 per cent. ....	210,369 16
Taxes due and accrued.....	3,500 00
Total liabilities in Canada.....	\$ 343,510 27

7 GEORGE V, A. 1917

## UNION ASSURANCE—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Inland Transportation.
	\$ cts.	\$ cts.
Gross cash received.....	641,658 65	5,922 52
Less reinsurance.....	85,411 94	9 22
“ return premiums.....	62,007 36	320 57
Total deduction.....	147,419 30	329 79
Net cash received.....	494,239 35	5,592 73
Net cash received for premiums for all classes of business.....	\$ 499,832 08	
Cash received for interest on investments.....	22,084 61	
Total income in Canada.....	\$ 521,916 69	

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Fire.	Inland Transportation.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	32,447 54	
Less reinsurance.....	3,027 70	
Net payment for said claims.....	29,419 84	
Paid for claims occurring during the year.....	363,161 02	220 08
Less savings and salvage.....	168 70	
Less reinsurance.....	68,036 95	9 22
Total deduction.....	68,205 65	
Net payment for said claims.....	294,955 37	
Total net payment for claims.....	324,375 21	210 86
Total net payment for claims for all classes of business.....	\$ 324,586 07	
Commission and brokerage: Fire, \$89,333.39; Other, \$764.74.....	90,098 13	
Taxes, Fire.....	15,956 61	
Salaries and travelling expenses, Fire:—Salaries:—Head office, \$40,729.15; general and special agents, \$900; Travelling expenses:—Officials, \$2,462.73.....	44,091 88	
Miscellaneous expenditure, Fire, viz.:—Advertising, \$870.83; fire record and mercantile agency, \$100; exchange, \$478.19; express, \$169.39; maps and plans, \$1,543.27; miscellaneous, \$2,605.13; postage, telegrams, telephones, \$1,775.22; printing and stationery, \$1,475.88; rents, \$7,299.78; underwriters' boards, associations, etc., \$4,907.79; sundries, \$416.15.....	21,676 63	
Miscellaneous expenditure, Other:—Printing and stationery.....	21 38	
Total expenditure in Canada.....	\$ 496,430 70	

## SESSIONAL PAPER No. 8

UNION ASSURANCE—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.				
	Fire.			Inland Transportation.	
	No.	Amount.	Premiums.	Amount.	Premiums.
		\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....	39,694	63,686,901	733,836 38		
Taken in 1916, new and renewed.....	19,385	59,055,853	636,223 57	23,526,927	5,931 53
Totals.....	59,079	122,742,754	1,370,059 95		
Less ceased.....	19,449	48,008,653	536,352 58	23,526,927	5,931 53
Gross in force at end of 1916.....	39,630	74,734,101	833,707 37		
Less reinsured.....		10,318,780	109,774 42		
Net in force at end of 1916.....	39,630	64,415,321	723,932 95		

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:-

	Par value.	Market value.
<i>Governments—</i>		
Prov. of British Columbia stock, 1941, 3 p.c.....	\$ 48,666 67	\$ 33,093 34
Newfoundland, 1947, 3½ p.c.....	24,333 34	17,276 67
Newfoundland, 1951, 3½ p.c.....	24,333 33	17,276 67
Victorian Cons. Insc. stock, 1929/1949, 3½ p.c.....	46,233 33	33,288 00
<i>Cities—</i>		
Montreal stock, 1948, 4 p.c.....	24,333 33	20,440 00
Ottawa, 1919, 4 p.c.....	50,000 00	49,000 00
Toronto, 1929, 3½ p.c.....	48,666 66	42,340 00
Toronto, 1918, 4 p.c.....	100,000 00	99,000 00
Toronto, 1925, 4½ p.c.....	10,000 00	9,700 00
Winnipeg, 1941, 3½ p.c.....	53,000 00	40,810 00
<i>Schools—</i>		
Montreal (Emard), Que., 1951, 5 p.c.....	25,000 00	22,500 00
Maisonneuve, 1951, 4½ p.c.....	50,000 00	40,000 00
St. Pierre, Que., 1951, 5 p.c.....	30,000 00	26,400 00
<i>Miscellaneous—</i>		
Can. Perm. Mortgage Corp., 1921, 4½ p.c.....	30,000 00	30,000 00
<b>Total on deposit with Receiver General.....</b>	<b>\$ 564,566 66</b>	<b>\$ 481,124 68</b>

(For General Business Statement, see Appendix.)

## WESTCHESTER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—GEORGE R. CRAWFORD.

Secretary—HARRY H. CLUTIA.

Principal Office—New York, N. Y.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated March 14, 1837. Dominion license issued May 28, 1912.)

### CAPITAL.

Amount of stock authorized, subscribed and paid in cash.....	\$ 500,000 00
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### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 130,000 00	\$ 128,700 00
Town of Maisonneuve, 1953, 5 p.c.....	40,393 33	35,950 06
<b>Total on deposit with Receiver General.....</b>	<b>\$ 170,393 33</b>	<b>\$ 164,650 06</b>
Carried out at market value.....		\$ 164,650 06

### *Other Assets in Canada.*

Cash in Royal Bank of Canada, Montreal.....	7,966 16
Interest accrued.....	878 37
Agents' balances and premiums uncollected (\$7,741.35 on business prior to Oct. 1, 1916).....	34,502 67
Office furniture and plans.....	3,282 54
<b>Total assets in Canada.....</b>	<b>\$ 211,279 80</b>

### LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 1,323 50
Net amount of fire claims, unadjusted.....	14,837 37
Net amount of fire claims, resisted, in suit (accrued in 1914).....	400 00
Net amount of hail claims, unadjusted.....	266 32
<b>Total net amount of unsettled claims.....</b>	<b>\$ 16,827 19</b>
Reserve of unearned premiums, fire, \$125,035.69; carried out at 80 per cent.....	100,028 55
Taxes due and accrued (estimated).....	3,500 00
Due and accrued for salaries, rents, etc. (estimated).....	150 00
<b>Total liabilities in Canada.....</b>	<b>\$ 120,505 74</b>

## SESSIONAL PAPER No. 8

## WESTCHESTER—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Gross cash received.....	235,685 34	100,532 75
Less reinsurance.....	14,955 33	10,157 62
Less return premiums.....	38,913 58	209 04
Total deduction.....	53,868 91	10,366 66
Net cash received.....	181,816 43	90,166 09
Net cash received for premiums for all classes of business.....	\$ 271,982 52	
Cash received for interest on investments.....	2,443 68	
Total income in Canada.....	\$ 274,426 20	

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	14,470 35	
Less reinsurance.....	356 51	
Net payment for said claims.....	14,113 84	
Paid for claims occurring during the year.....	82,741 51	93,429 17
Less savings and salvage.....	316 95	18 58
Less reinsurance.....	11,136 67	11,352 45
Total deduction.....	11,453 62	11,371 03
Net payment for said claims.....	71,287 89	82,058 14
Total net payment for claims (including \$2,451.48 loss expenses Hail).....	85,401 73	84,509 62
Total net payments for claims for all classes of business.....	\$ 169,911 35	
Commission and brokerage: Fire, \$46,158.63; Other, \$22,463.95.....	68,622 58	
Taxes: Fire, \$6,657.94; Other, \$250.....	6,907 94	
Salaries, fees and travelling expenses—Salaries: Head Office, general and special agents, \$5,991.48; Fees, auditors, \$61.06; travelling expenses: officials, \$296.06; agents, \$937.74.....	7,286 34	
Miscellaneous expenditure, Fire, viz.: Advertising, \$8.73; furniture and fixtures, \$57.50; maps and plans, \$528.91; postage, telegrams, telephones and express, \$995.93; printing and stationery, \$1,261.32; rents, \$1,142.78; underwriters' boards, associations, etc., \$974.72; exchange, subscriptions, sundries and supplies, \$1,056.97.....	6,026 86	
Miscellaneous expenditure, Other, viz.: Printing and stationery, \$258.80; exchange, subscriptions, sundries and supplies, \$3.95.....	262 75	
Total expenditure in Canada.....	\$ 259,017 82	

7 GEORGE V, A. 1917

## WESTCHESTER—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....	15,341,696	211,268 60		
Taken in 1916, new and renewed.....	15,830,202	246,136 76	1,510,615	100,323 71
Totals.....	34,171,898	457,405 36		
Less ceased.....	15,159,184	199,453 72	1,510,615	100,323 71
Gross in force at end of 1916.....	19,012,714	257,916 64		
Less reinsured.....	1,340,913	15,825 76		
Net in force at end of 1916.....	17,671,801	242,090 88		

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$ 5,876 00
Mortgage loans on real estate, first liens.....	109,310 00
Book value of bonds and stocks.....	5,398,402 35
Cash in trust companies and in banks.....	447,087 13
Agents' balances.....	600,236 47
Reinsurances due.....	64,706 16
Total ledger assets.....	\$ 6,625,618 16

## NON-LEDGER ASSETS.

Interest due and accrued.....	43,980 74
Gross assets.....	\$ 6,669,598 90
Deduct assets not admitted.....	398,308 40
Total admitted assets.....	\$ 6,271,290 50

## LIABILITIES.

Net amount of unpaid claims.....	\$ 456,869 41
Total unearned premiums.....	3,826,802 45
Salaries, rents, expenses, etc., due and accrued.....	7,500 00
Federal, state and other taxes due and accrued (estimated).....	75,000 00
Contingent commissions or other charges due or accrued.....	12,500 00
Federal income tax, withheld from salaries paid.....	351 41
Total liabilities, except capital stock.....	\$ 4,379,023 27
Capital paid up in cash.....	500,000 00
Surplus over all liabilities and capital.....	1,392,267 23
Total liabilities.....	\$ 6,271,290 50

## SESSIONAL PAPER No. 8

WESTCHESTER—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 4,363,841 70
Interest and dividends.....	259,238 24
Rents.....	108 00
Gross profit on sale or maturity of bonds.....	3,418 75
All other income.....	406 47
<b>Total income.....</b>	<b>\$ 4,627,013 16</b>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,523,591 53
Expenses of adjustment and settlement of claims.....	52,266 36
Paid stockholders for interest or dividends.....	200,000 00
Commission or brokerage.....	901,162 79
Salaries, \$176,711.42; expenses, \$115,878.55; of special and general agents.....	292,589 97
Salaries, fees and all other charges of officers, directors, trustees and home office employees	142,415 60
Rents.....	30,915 60
Underwriters' boards and tariff associations.....	53,410 17
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	10,160 13
Inspections and surveys.....	32,982 71
Taxes on real estate.....	84 93
State taxes on premiums, Insurance Department licenses and fees.....	111,501 59
All other licenses, fees and taxes.....	33,684 28
Agents' balances previously charged off.....	3,036 85
Gross loss on sale or maturity of bonds and stocks.....	67,450 25
All other disbursements.....	100,027 66
<b>Total disbursements.....</b>	<b>\$ 4,555,280 42</b>

## RISKS AND PREMIUMS.

	Fire.	Marine and Inland.
Amount of policies written or renewed during the year.....	\$ 679,856,425 00	\$16,686,917 00
Premiums thereon.....	7,004,482 78	145,878 18
Amount of policies terminated during the year.....	572,286,713 00	9,953,724 00
Premiums thereon.....	6,026,636 16	85,222 10
Net amount of policies in force at December 31, 1916.....	772,312,206 00	6,733,193 00
Premiums thereon.....	7,330,987 60	60,656 03

## THE WESTERN ASSURANCE COMPANY.

### STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—W. R. BROCK.

Vice-President and General Manager—W. B. MEIKLE.

Secretary—C. C. FOSTER.

Principal Office—Toronto.

(Incorporated, August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15, Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50-51 Vic., cap. 102, and in 1901 by 1 Edward VII, cap. 116, and in 1903 by 3 Edward VII, cap. 201, and in 1904 by 4 Edward VII, cap. 141, and in 1906 by 6 Edward VII, cap. 179. On Sept. 6, 1912, the power of the company was extended to include explosion and tornado insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business in Canada, August, 1851.)

### CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount of joint stock capital subscribed.....	2,500,000 00
Amount paid thereon in cash (\$1,000,000 Preferred).....	2,484,625 65
Amount of premium on capital paid in by stockholders since organization.....	437,669 65

(For List of Shareholders, see Appendix.)

### ASSETS.

Real estate—Company's building, corner of Scott and Wellington Sts., Toronto.....	\$ 219,367 29
Book value of bonds and debentures. (For details, see Schedule A).....	1,866,051 17
Book value of stocks. (For details, see Schedule B).....	656,389 70
Cash on hand at head office.....	340 09
Cash in banks, etc., viz:—	
Canadian Bank of Commerce, London.....	\$ 122,479 68
Canadian Bank of Commerce, New York.....	524,837 45
Total.....	\$ 647,317 13
Less overdraft, Canadian Bank of Commerce, Toronto.....	249,137 38
Net cash in Canadian Bank of Commerce.....	\$ 398,179 75
Corn Exchange National Bank, Chicago.....	12,743 28
United States Mortgage and Trust Co., New York.....	307,327 62
Crédit Lyonnais, London.....	87,457 63
Total cash in banks, etc.....	805,708 28
Total ledger assets.....	\$ 3,547,856 53
Deduct market value of bonds, debentures and stocks under book value.....	48,205 35
	<u>\$ 3,499,651 18</u>

### OTHER ASSETS.

Interest due, \$500; accrued, \$27,581.10.....	28,081 10
Rents accrued.....	629 16
Agents' balances and premiums uncollected (\$32,656.43 on business prior to Oct. 1, 1916)....	1,268,226 77
Bills receivable.....	20,634 00
Maps and plans.....	15,479 65
Due for reinsurance losses.....	160,311 16
Total assets.....	<u>\$ 4,993,013 02</u>

## SESSIONAL PAPER No. 8

## THE WESTERN—Continued.

## LIABILITIES.

## (1) Liabilities in Canada.

Net amount of fire claims, unadjusted (\$1,583 accrued prior to 1916).....	\$ 79,672 98
Net amount of inland and ocean claims, unadjusted (\$2,685 accrued prior to 1916).....	142,385 00
Net amount of inland transit claims, unadjusted.....	2,130 00
<b>Total net amount of unsettled claims.....</b>	<b>\$ 224,187 98</b>
Reserve of unearned premiums:—	
Fire.....	\$ 670,215 68
Explosion.....	2,083 87
Inland Navigation.....	42,027 75
Marine (Ocean).....	45,378 08
Inland Transportation.....	2,052 00
<b>Total, \$761,757.38; carried out at 80 per cent.....</b>	<b>609,405 90</b>
Dividends declared and due, remaining unpaid.....	981 93
Due and accrued for salaries, rent, advertising, etc.....	10,000 00
Taxes due and accrued.....	12,000 00
Reinsurance premiums due.....	229,953 58
<b>Total liabilities in Canada.....</b>	<b>\$ 1,086,529 39</b>

## (2) Liabilities in other Countries.

Net amount of fire claims, unadjusted (\$36,247.67 accrued prior to 1916) ..	\$ 234,669 83
Net amount of fire claims, resisted, not in suit.....	9,877 00
<b>Total net amount of unsettled fire claims.....</b>	<b>\$ 244,546 83</b>
Net amount of inland and ocean claims, adjusted and unpaid. \$ 14,820 00	
Net amount of inland and ocean claims, unadjusted.....	461,498 00
<b>Total net amount of unsettled inland and ocean claims (\$1,453 accrued prior to 1916).....</b>	<b>476,318 00</b>
Net amount of tornado claims, unadjusted.....	4,347 00
<b>Total net amount of unsettled claims in other countries.....</b>	<b>\$ 725,211 83</b>
Reserve of unearned premiums:—	
Fire.....	\$1,372,468 67
Explosion.....	3,963 75
Inland Navigation.....	147,765 99
Marine (Ocean).....	211,082 39
Inland Transportation.....	983 22
Tornado.....	15,815 85
<b>Total, \$1,752,099.87; carried out at 80 per cent.....</b>	<b>1,401,679 90</b>
Due and accrued for taxes.....	33,837 15
Reinsurance premiums due.....	9,294 67
<b>Total liabilities in other countries.....</b>	<b>\$ 2,170,023 55</b>
<b>Total liabilities in all countries.....</b>	<b>\$ 3,256,552 94</b>
Excess of assets over liabilities.....	\$ 1,736,460 03
Capital stock paid in cash.....	2,484,625 65

## INCOME.

Premiums.	CLASS OF BUSINESS.					
	Fire.		Inland and Ocean.		Inland Transportation.	
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	1,758,801 95	3,090,641 58	1,172,636 15	3,065,136 04	24,992 53	2,481 88
Less reinsurance and return premiums.....	912,183 22	1,614,222 83	724,418 04	1,048,377 69	6,374 12	1,833 39
<b>Net cash received.....</b>	<b>846,618 73</b>	<b>1,476,418 75</b>	<b>448,218 11</b>	<b>2,016,758 35</b>	<b>18,618 41</b>	<b>648 49</b>

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## THE WESTERN—Continued.

## INCOME—Concluded.

Premiums.	CLASS OF BUSINESS.		
	Explosion.		Tornado.
	In Canada.	In other Countries.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	21,548 15	22,214 19	20,899 55
Less reinsurance and return premiums.....	15,032 81	13,927 27	7,834 15
Net cash received.....	6,515 34	8,286 92	13,065 40
Net cash received for premiums for all classes of business.....	\$ 4,835,148 50		
Cash received for interest on investments.....	110,988 38		
Rents.....	5,075 79		
Total income.....	\$ 4,951,212 67		

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.					
	Fire.		Inland Transportation.		Tornado.	Explosion.
	In Canada.	In other Countries.	In Canada.	In other Countries.	In other Countries.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years..	55,678 36	134,712 26	3,630 72	2,470 13	123 94	
Less savings, salvage and reinsurances.....	27,945 47	52,101 80	2,266 11	1,482 19	2 50	
Net payment for claims occurring in previous years..	27,732 89	82,610 46	1,364 61	987 94	121 44	
Paid for claims occurring during the year.....	547,561 43	1,156,034 13	18,074 27	4,242 67	3,335 10	32,181 08
Less savings, salvage and reinsurances.....	236,007 03	454,640 03	3,752 27	2,427 14	494 14	23,181 67
Net payment for said claims	311,554 40	701,394 10	14,322 00	1,815 53	2,840 96	
Total net payment for claims	339,287 29	784,004 56	15,686 61	2,803 47	2,962 40	8,999 41

## SESSIONAL PAPER No. 8

## THE WESTERN—Continued.

## EXPENDITURE—Concluded.

Total net payments for claims for all classes of business (including \$513,865.42 paid for marine and inland losses in Canada and \$1,024,267.92 in other countries).....	\$ 2,691,877 08
Dividends paid stockholders.....	140,000 00
Commission and brokerage.....	795,402 47
Taxes.....	113,249 19
Loss on sale of bonds.....	1,302 23
Salaries and fees:—Salaries: head office, \$118,343.41; departments, branches, general and special agents, \$123,010.62; fees: directors, \$9,753.64; auditors, \$3,846.79.....	254,954 45
Miscellaneous expenditure, viz.:—Advertising, \$12,758.50; fire departments, patrol and salvage corps assessments, etc., \$9,913.06; furniture and fixtures, \$4,499.15; inspections and surveys, \$64,112.93; legal expenses, \$2,187.05; maps and plans, \$6,029.47; office expenses, \$3,911.44; postage, telegrams, telephones and express, \$29,042.73; printing and stationery, \$41,067.60; rents, \$23,370.11; underwriters' boards, associations, etc., \$31,559.20; exchange, \$1,773.44; sundries, \$1,026.56.....	236,251 33
Total expenditure.....	\$ 4,233,036 76

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1915.....	\$ 2,841,587 73
Income.....	4,951,212 67
Total.....	\$ 7,792,800 40
Expenditure.....	\$ 4,233,036 76
Amount written off ledger assets.....	11,907 11
Total.....	4,244,943 87
Balance, net ledger assets, December 31, 1916.....	\$ 3,547,856 53

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies.....	\$ 161,936 76
Amount of commission thereon.....	47,364 57
Amount of losses recovered from said companies.....	100,582 72
Reserve, \$105,896.41; carried out at 80 per cent.....	84,717 13
Amount of losses due and recoverable.....	37,536 17
Amount of reinsurance premiums payable to such companies.....	106,972 01

## SUMMARY OF RISKS AND PREMIUMS.

Risks.	FIRE.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.....	165,835,425	1,814,727 41	499,537,495	3,695,774 90	665,422,920	5,510,502 31
Taken in 1916, new and renewed.....	166,381,652	1,884,858 35	497,204,011	3,220,529 51	663,585,663	5,105,388 16
Totals.....	332,217,077	3,699,585 76	996,791,506	6,916,304 71	1,329,008,583	10,615,890 47
Less ceased.....	119,029,430	1,269,388 95	465,160,705	3,007,491 04	584,190,135	4,276,879 99
Gross in force at end of 1916.....	213,187,647	2,430,196 81	531,630,801	3,908,813 67	744,818,448	6,339,010 48
Less reinsured.....	93,815,154	1,116,145 86	162,616,089	1,158,034 89	256,431,243	2,274,180 66
Net in force at end of 1916.....	119,372,493	1,314,050 95	369,014,712	2,750,778 87	489,387,205	4,064,829 82

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## THE WESTERN—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks.	EXPLOSION.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	954,731	4,026 05	1,035,833	4,998 27	1,990,564	9,024 32
Taken in 1916, new and renewed.....	3,355,000	22,757 44	5,234,811	26,033 76	8,589,811	48,791 20
Totals.....	4,309,731	26,783 49	6,270,644	31,032 03	10,580,375	57,815 52
Less ceased.....	1,489,731	7,071 05	3,119,823	11,399 13	4,609,554	18,470 18
Gross in force at end of 1916	2,820,000	19,712 44	3,151,021	19,632 90	5,971,021	39,345 34
Less reinsured.....	2,049,000	15,544 71	2,032,656	11,688 53	4,081,656	27,233 24
Net in force at end of 1916...	771,000	4,167 73	1,118,365	7,944 37	1,889,365	12,112 10

## SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks.	INLAND MARINE.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915..	6,178,765	92,719 61	12,899,807	157,338 89	19,078,572	250,058 50
Taken in 1916, new and renewed.....	27,346,643	166,384 95	90,490,244	384,600 30	117,836,887	550,985 25
Totals.....	33,525,408	259,104 56	103,390,051	541,939 19	136,915,459	801,043 75
Less ceased.....	29,573,975	231,510 42	90,626,021	334,633 26	120,199,996	566,143 68
Gross in force at end of 1916	3,951,433	27,594 14	12,764,030	207,305 93	16,715,463	234,900 07
Less reinsured.....	1,802,101	10,695 07	6,530,822	99,555 15	8,332,923	110,250 22
Net in force at end of 1916..	2,149,332	16,899 07	6,233,208	107,750 78	8,382,540	124,649 85

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## THE WESTERN—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks.	MARINE (OCEAN.)					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.	10,589,744	121,446 11	26,424,076	201,379 60	37,013,820	322,825 71
Taken in 1916, new and renewed.....	136,522,354	979,493 74	329,003,652	2,773,023 66	465,526,006	3,752,517 40
Totals.....	147,112,098	1,100,939 85	355,427,728	2,974,403 26	502,539,826	4,075,343 11
Less ceased.....	132,394,197	917,295 04	312,502,078	2,507,270 80	444,896,275	3,424,565 84
Gross in force at end of 1916	14,717,901	183,644 81	42,925,650	467,132 46	57,643,551	650,777 27
Less reinsured.....	7,675,356	71,110 30	7,539,173	68,268 86	15,214,529	139,379 16
Net in force at end of 1916..	7,042,545	112,534 51	35,386,477	398,863 60	42,429,022	511,398 11

## SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks.	INLAND TRANSIT.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915.	3,922,649	8,370 95	9,761,398	9,409 92	13,684,047	17,780 87
Taken in 1916, new and renewed.....	20,962,141	23,448 56	1,253,352	2,033 07	22,215,493	25,481 63
Totals.....	24,884,790	31,819 51	11,014,750	11,442 99	35,899,540	43,262 50
Less ceased.....	23,398,064	25,663 51	9,949,071	7,510 13	33,347,135	33,173 64
Gross in force at end of 1916.	1,486,726	6,156 00	1,065,679	3,932 86	2,552,405	10,088 86
Less reinsured.....	495,575	2,052 00	532,839	1,966 43	1,028,414	4,018 43
Net in force at end of 1916..	991,151	4,104 00	532,840	1,966 43	1,523,991	6,070 43

7 GEORGE V, A. 1917

## THE WESTERN—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks.	TORNADO.	
	In other Countries.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1915.....	4,476,168	23,908 90
Taken in 1916, new and renewed.....	3,852,627	20,370 56
Totals.....	8,328,795	44,279 46
Less ceased.....	1,448,949	6,530 62
Gross in force at end of 1916.....	6,879,846	37,748 84
Less reinsured.....	1,531,093	11,034 95
Net in force at end of 1916.....	5,348,753	26,713 89

Summary of net in force at end of 1916: Amount \$547,950,376; Premiums \$4,745,774.20.

## SCHEDULE A.

Bonds and debts owned by the Company:—  
On deposit with Receiver General.

	Par value.	Book value.	Market value.
<i>Government—</i>			
Prov. of Manitoba, 1930, 4 p.c.....	\$ 10,000 00	\$ 8,800 00	\$ 8,800 00
<i>Cities—</i>			
London, 1921, 4 p.c.....	4,000 00	3,840 00	3,840 00
Winnipeg, 1941, 3½ p.c.....	2,000 00	1,540 00	1,540 00
<i>Town—</i>			
Owen Sound, 1925, 4 p.c.....	6,000 00	5,520 00	5,520 00
<i>Schools—</i>			
Moosejaw P., 1920-1923, 4½ p.c.....	12,499 98½	14,883 31	14,883 31
Moosejaw P., 1923, 4½ p.c.....	3,166 66½		
<i>Railway—</i>			
Can. Nor. Ry. Co. 1st Mtge. Cons. deb. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	5,353 33	4,603 86	4,603 86
<i>Miscellaneous—</i>			
Canada Permanent Mortgage Corp., 1920, 4½ p.c.....	11,000 00	11,000 00	11,000 00
Canada Permanent Mortgage Corp., 1921, 5 p.c	2,500 00	2,500 00	2,500 00
Central Canada Loan and Savings Co. (on 60 days' notice), 4 p.c.....	14,100 00	14,100 00	14,100 00
Toronto Savings and Loan Co., 1917, 4 p.c.....	5,600 00	5,600 00	5,600 00
Toronto Savings and Loan Co., 1918, 4 p.c.....	3,000 00	3,000 00	3,000 00
Total on deposit with Receiver General.	\$ 79,219 97	\$ 75,387 17	\$ 75,387 17

Held with Insurance Departments or with trustees in United States, viz:—

<i>Government—</i>			
Dom. of Canada stock (6 months' notice), 3½ p.c.....	\$ 5,350 00	\$ 5,350 00	\$ 5,350 00
Prov. of Alberta, 1925, 5 p.c.....	210,000 00	205,800 00	205,800 00
Prov. of Ontario, 1920, 5 p.c.....	50,000 00	50,000 00	50,000 00
Georgia State, 1933, 3½ p.c.....	10,000 00	9,500 00	9,600 00
Porto Rico registered (1909 series), 1927, 4 p.c.	5,000 00½	10,350 00	10,100 00
Porto Rico registered (1909 series), 1932, 4 p.c.	5,000 00½		

## SESSIONAL PAPER No. 8

## THE WESTERN—Continued.

## SCHEDULE A—Continued.

Held with Insurance Departments or with trustees in United States, viz:—Continued.

Cities—	Par value.	Book value.	Market value.
Columbus, Ohio, 1919, 4 p.c.....	\$ 50,000 00	\$ 50,500 00	\$ 50,000 00
Eugene, Ore. (Bancroft Act), 1924, 6 p.c.....	13,900 00	15,151 00	15,290 00
Grand Forks, B.C., 1919, 5 p.c.....	1,500 00	1,455 00	1,455 00
Hamilton, 1934, 4½ p.c.....	25,000 00	23,250 00	23,500 00
Montreal, 1917-1924, 4 p.c.....	36,000 00	33,920 00	33,920 00
Montreal, 1922, 4 p.c.....	10,000 00	9,400 00	9,500 00
Moosejaw, Sask., 1917 to 1954, 5 p.c.....	4,745 44	4,318 35	4,318 35
New York, 1919, 3½ p.c.....	141,000 00	139,590 00	139,590 00
New York, 1941, 3½ p.c.....	6,000 00	5,640 00	5,640 00
New York, 1955, 4 p.c.....	60,000 00	60,000 00	61,200 00
New York, 1963, 4½ p.c.....	5,000 00	5,450 00	5,500 00
Prince Albert, Sask., 1939, 5 p.c.....	10,000 00	8,800 00	8,700 00
Richmond, Virginia, 1921, 4 p.c.....	40,000 00	40,000 00	40,000 00
Richmond, Virginia, 1927, 4 p.c.....	2,000 00	2,000 00	2,000 00
St. Boniface, Man., 1944, 5 p.c.....	25,000 00	21,750 00	23,000 00
St. Boniface, Man., 1928, 5 p.c.....	6,000 00	5,700 00	5,700 00
Toledo, Ohio, 1942, 4 p.c.....	3,000 00		
Toledo, Ohio, 1944, 4 p.c.....	47,000 00	54,470 00	51,470 00
Wilmington, N.C., 1955, 5 p.c.....	5,000 00	5,550 00	5,600 00
<b>Towns—</b>			
Berthierville, Que., 1929, 5 p.c.....	2,000 00	1,860 00	1,860 00
Kenora, 1926, 4½ p.c.....	3,417 59	3,041 66	3,041 66
Levis, Que., 1936-1951, 4 p.c.....	35,300 00	27,534 00	27,534 00
Melville, Sask., 1952, 5 p.c.....	10,000 00	8,200 00	8,200 00
St. Elizabeth, Que., 1940, 4 p.c.....	6,000 00	4,500 00	4,500 00
St. Henri, Que., 1938, 4 p.c.....	10,000 00	8,500 00	8,500 00
St. Thérèse de Blainville, Que, 1917 to 1927, 4 p.c.....	10,393 34	9,561 87	9,561 87
<b>Counties—</b>			
Greenville, S.C., 1933, 4½ p.c.....	5,000 00	5,200 00	5,200 00
Mecklenburg, N.C., 1936, 5 p.c.....	5,000 00	5,400 00	5,550 00
<b>District—</b>			
Greater Winnipeg, 1920, 5 p.c.....	25,000 00	24,750 00	24,750 00
<b>School—</b>			
Westmount, 1950, 5 p.c.....	14,000 00	13,440 00	13,720 00
<b>Railways—</b>			
Aurora, Elgin, and Chicago Ry. Co. 1st and Ref. Mtge., 1946, 5 p.c.....	5,000 00	3,850 00	3,900 00
Can. Nor. Ry., 1st Mtge. Land Grant, 1919, 4 p.c.....	50,000 00	47,500 00	47,000 00
Can. Nor. Ry. (g'teed by Prov. of Man.), 1930, 4 p.c.....	137,726 66	118,444 92	118,444 92
Can. Nor. Ry. (Imperial Rolling Stock Co., Ltd.) 1st Mtge., 1920, 4½ p.c.....	50,000 00	49,000 00	48,500 00
C.P.R. (Special Inv't. Fund Note Cert.) 1924, 6 p.c.....	2,500 00	2,575 00	2,575 00
Chicago Ry. Co., 1st Mtge., 1927 or earlier, 5 p.c.....	5,000 00	4,800 00	4,850 00
Chicago, Milwaukee and St. Paul Ry. Gen. Mtge. Series "A", 1959, 4 p.c.....	8,000 00	7,520 00	7,360 00
Chicago, Milwaukee and St. Paul Ry., Con- vertible Gold, 1932, 4½ p.c.....	600 00	606 00	606 00
Chicago, Milwaukee and St. Paul Ry., Gen- eral and Refunding Mtge., Series "B" conv., 1914, 5 p.c.....	1,200 00	1,272 00	1,284 00
Duluth Street Ry., General Mtge., (g'teed by the Duluth Superior Traction Co.), 1930, 5 p.c.....	25,000 00	21,000 00	23,250 00
Los Angeles, California, Ry. Corporation, 1st and Ref. Mtge. S. F., 1940, 5 p.c...	105,000 00	91,350 00	94,500 00
Minneapolis and St. Paul Street Ry. Co., Jt. Cons. Mtge. (g't'd by Twin City Rapid Transit Co.) 1928, 5 p.c.....	5,000 00	5,100 00	5,150 00
Niagara, St. Catharines and Toronto Ry. Co., 1st mtge., 1929, 5 p.c.....	25,000 00	22,000 00	23,500 00
Porto Rico Railways Co., 1st Mtge. S. F., 1936, 5 p.c.....	25,000 00	19,000 00	20,750 00

7 GEORGE V, A. 1917

## THE WESTERN—Concluded.

## SCHEDULE A—Concluded.

Held with Insurance Departments or with trustees in the United States, viz:—Concluded.

Miscellaneous—	Par value.	Book value.	Market value.
Canada Landed and National Investment Company, 1920, 5 p.c.....	\$ 20,000 00	\$ 20,000 00	\$ 20,000 00
Canadian Western Natural Gas, Light, Heat and Power Co., Ltd. (1st Mtge.), 1936, 5 p.c.....	2,053 73	1,540 30	1,540 30
Central Canada Loan and Savings Co., 1918, 4 p.c.....	200,000 00	200,000 00	200,000 00
Central Canada Loan and Savings Co. (on 60 days' notice,) 4 p.c.....	100,000 00	100,000 00	100,000 00
Consolidated Gas Co. of New York, 1920, 6 p.c.....	2,500 00	3,075 00	3,150 00
Empire Loan Co., Winnipeg, 1918, 5 p.c.....	20,000 00	20,000 00	25,000 00
Mortgage Bond Co. of New York (Series, 3), 1932, 5 p.c.....	10,000 00	9,400 00	9,500 00
Provincial Light, Heat and Power Co., 1st Mtge., (g'd by Montreal L. H. & P. Co.) 1946, 5 p.c.....	92,000 00	88,320 00	90,160 00
Toronto Savings and Loan Co., 1919, 4 p.c.....	25,000 00	25,000 00	25,000 00
Toronto Savings and Loan Co., 1922, 5 p.c.....	25,000 00	25,000 00	25,000 00
Totals held in United States.....	\$1,844,186 76	\$1,766,885 10	\$1,775,671 10

## Other bonds—

Cape of Good Hope Con. Stock, 1943, 3 p.c., (on deposit at Pretoria).....	\$ 29,200 00	\$ 18,980 00	\$ 18,980 00
Clifton Hotel Company (1st Mtge.), 1926, 6 p.c. (with company).....	4,798 90	4,798 90	.....
Totals held by the Company.....	\$ 33,998 90	\$ 23,778 90	\$ 18,980 00
Total par, book and market values.....	\$1,957,405 63	\$1,866,051 17	\$1,870,038 27

## SCHEDULE B.

## Stocks owned by the company:—

551 shares Canadian Bank of Commerce.....	\$ 55,100 00	\$ 101,935 00	\$ 101,935 00
2,044 shares Canada Permanent Mtge. Corp..	20,440 00	34,947 20	34,748 00
300 shares Dominion Savings and Investment Society.....	15,000 00	12,000 00	12,000 00
30 shares Toronto General Trusts Corporation	3,000 00	6,330 00	6,330 00
12 shares Baltimore and Ohio Ry. Co. (pref.)	1,200 00	900 00	900 00
224 shares Baltimore and Ohio R.R. Co. (com.)	2,250 00	1,890 00	1,835 00
19,683 shares British America Assurance Co..	492,075 00	246,037 50	191,909 25
200 shares Chicago & North Western Ry. Co., (com.).....	20,000 00	25,200 00	25,200 00
700 shares Lehigh Valley Ry. Co.....	35,000 00	56,700 00	56,700 00
62 shares Lehigh Valley Coal Sales Co.....	3,100 00	5,890 00	5,890 00
240 shares Louisville & Nashville Ry. Co.....	24,000 00	31,920 00	31,920 00
300 shares Minneapolis, St. Paul & Sault Ste. Marie Ry. (com.).....	30,000 00	34,800 00	36,000 00
80 shares Illinois Central Ry. Co.....	8,000 00	8,400 00	8,640 00
100 shares Chicago, Milwaukee & St. Paul Ry. Co. (com.).....	10,000 00	9,100 00	9,300 00
125 shares Can. Pac. Ry. Co.....	12,500 00	21,000 00	20,750 00
100 shares Northern Pacific Ry. Co. (com.)..	10,000 00	11,000 00	11,200 00
100 shares Union Pacific R.R. Co. (com.).....	10,000 00	15,100 00	14,900 00
100 shares Consolidated Gas Co. of New York	10,000 00	13,200 00	13,900 00
120 shares Union Trust Co.....	12,000 00	20,040 00	20,040 00
Total par, book and market values...	\$ 773,665 00	\$ 656,889 70	\$ 604,197 25

SESSIONAL PAPER No. 8

## THE YORKSHIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—EDWIN GRAY.

General Manager and Secretary—JAMES HAMILTON.

Principal Offices—York and London.

Manager in Canada—P. M. WICKHAM.

Head Office in Canada—Montreal.

Company established in 1824 and constituted by Deed of Settlement July 20, 1825. Subsequently incorporated by Certificate of Register of Joint Stock Companies, June 3, 1908, under Companies' Acts 1862 to 1900. Dominion license issued January 16, 1907.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 4,860,000 00
Amount subscribed.....	4,110,860 00
Amount paid in cash.....	608,904 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A.).....	\$ 428,937 87
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*Other Assets in Canada.*

Value of real estate held by the company.....	510,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	1,894,500 00
Fire and life premiums, taxes, etc., chargeable on above mortgages.....	4,803 16
Dominion of Canada War Loan, 1931, 5 p.c. (held by Company in Canada) par value \$32,500, carried out at market value.....	32,175 00
Cash at head office in Canada.....	31,085 12
Cash on deposit with Manitoba Workmen's Compensation Com.....	5,000 00
Cash in banks, viz.:	
Canadian Bank of Commerce, Montreal (current account).....	\$ 88,099 78
Canadian Bank of Commerce, Montreal (savings account).....	100,488 60
La Banque Provinciale, Montreal.....	10,509 50
Total cash in banks.....	199,097 88
Agents' balances and premiums uncollected, viz.:	
Fire (\$338.29 on business prior to Oct. 1, 1916).....	\$ 70,666 35
Accident, etc. (\$760.06 on business prior to Oct. 1, 1916).....	11,021 21
Live stock (\$187.25 on business prior to Oct. 1, 1916).....	1,845 98
Total.....	83,533 54
Interest due, \$11,375.22; accrued, \$37,829.84.....	49,205 06
Rents due, \$968.93; accrued, \$772.67.....	1,741 60
Office furniture and plans.....	15,690 77

Total assets in Canada.....	\$ 3,255,770 00
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## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 34,802 00
Net amount of fire claims, resisted, in suit.....	4,235 00
Net amount of accident claims, unadjusted.....	459 16
Net amount of automobile (excluding fire risk) claims, unadjusted.....	3,133 59
Net amount of employers' liability claims, unadjusted.....	8,040 44
Net amount of live stock claims, unadjusted.....	3,518 00
Net amount of plate glass claims, unadjusted.....	214 45
Net amount of sickness claims, unadjusted.....	188 10

Total net amount of unsettled claims.....	\$ 54,590 74
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## THE YORKSHIRE—Continued.

## LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums, viz.:—

Fire.....	\$ 317,324 97
Accident.....	2,646 10
Automobile (excluding Fire Risk).....	10,233 25
Employers' Liability.....	11,009 30
Live Stock.....	8,863 70
Plate Glass.....	3,252 68
Sickness.....	1,505 67

Total, \$354,835.67; carried out at 80 per cent.....\$ 283,868 54  
 Taxes due and accrued (estimated).....8,000 00

Total liabilities in Canada.....\$ 346,459 28

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.						
	Fire.	Acci- dent.	Automo- bile (excluding Fire Risk)	Employ- ers' Lia- bility.	Live Stock.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash re- ceived.....	486,273 27	6,512 30	30,917 20	38,379 77	31,683 99	5,428 79	3,765 97
Less reinsur- ance.....	3,931 08	42 50			2,151 65		
Less return premiums...	78,664 01	1,300 92	8,813 26	6,563 34	4,140 34	1,980 63	878 15
Total deduc- tion.....	82,595 09	1,343 42			6,291 99		
Net cash re- ceived.....	403,678 18	5,168 88	22,103 94	31,816 43	25,392 00	3,448 16	2,887 82

Net cash received for premiums for all classes of business.....\$ 494,495 41  
 Cash received for interest on investments.....117,833 20  
 Rents.....17,020 14

Total income in Canada.....\$ 629,348 75



7 GEORGE V, A. 1917

## THE YORKSHIRE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.								
	Fire.			Accident.			Automobile (excluding Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	21,267	48,966,163	573,023 38	282	1,052,750	5,914 87	328	328,000	17,143 48
Taken in 1916—									
New.....	16,641	43,327,155	496,585 34	179	556,750	3,297 65	643	643,000	30,920 50
Renewed.....				186	640,500	3,450 96	7	70,000	547 50
Totals.....	37,908	92,293,318	1,069,608 72	647	2,250,000	12,663 48	978	1,041,000	48,611 48
Less ceased.....	14,306	37,858,701	445,764 21	361	1,316,250	7,328 79	588	588,000	28,144 98
Gross in force at end of 1916.....	23,602	54,434,617	623,844 51	286	933,750	5,334 69	390	453,000	20,466 50
Less reinsured.....		1,035,475	5,596 20		17,000	42 50			
Net in force at end of 1916.....	23,602	53,399,142	618,248 31	286	916,750	5,292 19	390	453,000	20,466 50

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Continued.

Risks and Premiums.	CLASS OF BUSINESS.							
	Employers' Liability.			Live Stock.			Plate Glass.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$ cts.
Gross in force at end of 1915....	92	1,040,000	17,652 12	528	336,873	24,330 13	339	8,291 56
Taken in 1916—								
New.....	134	1,340,000	32,000 99	262	280,647	6,917 20	161	4,602 49
Renewed.....	44	440,000	7,631 75	464	237,547	23,942 96	125	1,727 81
Totals.....	270	2,820,000	57,284 86	1,254	855,067	55,190 29	625	14,621 86
Less ceased.....	153	1,610,000	34,799 69	790	617,520	35,692 61	414	7,758 72
Gross in force at end of 1916....	117	1,210,000	22,485 17	464	237,547	19,497 68	211	6,863 14
Less reinsured.....						1,770 27		
Net in force at end of 1916.....	117	1,210,000	22,485 17	464	237,547	17,727 41	211	6,863 14

## SESSIONAL PAPER No. 8

THE YORKSHIRE—*Concluded.*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	CLASS OF BUSINESS	
	Sickness.	
	No.	Premiums.
		\$ cts.
Gross in force at end of 1915.....	186	3,531 23
Taken in 1916—		
New.....	123	2,030 50
Renewed.....	116	1,859 00
Totals.....	425	7,420 73
Less ceased.....	232	4,409 33
Gross and net in force at end of 1916.....	193	3,011 35

Summary of net in force at end of 1916: No. 25,263; Premiums, \$694,094.07.

## SCHEDULE A.

Bonds and debts. on deposit with Receiver General, viz.:	Par value.	Market value.
<i>Governments—</i>		
Dom. of Canada registered stock, 1930/50, 3½ p.c.....	\$ 72,513 33	\$ 55,835 26
Dom. of Canada bonds, 1920/1925, 4½ p.c.....	42,340 00	41,069 80
Prov. of Manitoba, (Tel. and Tel. System) 1947, 4 p.c.....	25,000 00	20,500 00
British War Loan, 1925/1945, 4½ p.c.....	29,200 00	28,032 00
India stock, 1948, 3 p.c.....	24,333 33	14,113 33
<i>Cities—</i>		
Fort William, 1928, 5 p.c.....	14,250 00	13,537 50
Fort William, (Hospital) 1928, 5 p.c.....	18,000 00	17,100 00
Fort William, 1938, 5 p.c.....	6,000 00	5,580 00
Kamloops, 1936, 5 p.c.....	20,000 00	17,600 00
Port Arthur, 1940, 4½ p.c.....	24,333 33	20,926 66
Regina, 1939, 4½ p.c.....	24,333 33	20,926 66
Vancouver, 1917, 4 p.c.....	6,665 00	5,940 00
Vancouver, 1918, 4 p.c.....	20,000 00	19,600 00
<i>School—</i>		
Montreal, R.C., 1948, 4 p.c.....	22,000 00	18,260 00
<i>Railways—</i>		
Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed. by		
Prov. of Alta.) 1950, 5 p.c.....	35,000 00	30,450 00
Can. Nor. Ry. 1st mtge. (g'teed. by the Prov. of Man.),		
1929, 4 p.c.....	24,333 33	20,926 66
New Brunswick Coal and Ry. Co., 1st mtge. (g'teed. by		
Prov. of N.B.), 1953, 4 p.c.....	26,000 00	20,540 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1921, 4½ p.c.....	58,000 00	58,000 00
Total on deposit with Receiver General.....	\$ 491,636 65	\$ 428,937 87

(For General Business Statement, see Appendix.)



# STATEMENTS

OF

Accident, Guarantee, Plate Glass, Steam Boiler,  
Burglary, Sickness, Inland Transit,

AND OTHER

INSURANCE COMPANIES

TRANSACTING BUSINESS

OTHER THAN FIRE OR LIFE

## LIST OF COMPANIES

LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN  
CANADA BUSINESS OF INSURANCE OTHER THAN FIRE OR  
LIFE, DURING THE YEAR ENDED DECEMBER 31, 1916.

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### ACCIDENT INSURANCE.

Alliance Assurance Company (Limited). (*See Fire Statement.*)  
The Canada Accident Assurance Company. (*See Fire Statement.*)  
The Dominion Gresham Guarantee and Casualty Company.  
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)  
The Fidelity and Casualty Company of New York.  
The General Accident Assurance Company of Canada.  
The Globe Indemnity Company of Canada.  
The Guardian Accident and Guarantee Company.  
The Imperial Guarantee and Accident Insurance Company of Canada.  
The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)  
The London and Lancashire Guarantee and Accident Company of Canada.  
The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
Loyal Protective Insurance Company.  
Maryland Casualty Company.  
Merchants Casualty Company.  
The Merchants' and Employers' Guarantee and Accident Company.  
The North American Accident Insurance Company.  
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)  
The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
The Protective Association of Canada.  
Railway Passengers Assurance Company.  
The Ridgeley Protective Association.  
The Royal Exchange Assurance. (*See Fire Statement.*)  
The Travelers Indemnity Company, Hartford, Conn.  
The Travelers Insurance Company, Hartford, Conn.  
United Commercial Travelers of America, The Order of  
The United States Fidelity and Guaranty Company.  
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

### AUTOMOBILE INSURANCE (INCLUDING FIRE RISK).

Ætna Insurance Company. (*See Fire Statement.*)  
Alliance Assurance Company (Limited). (*See Fire Statement.*)  
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)  
Fireman's Fund Insurance Company. (*See Fire Statement.*)  
Glens Falls Insurance Company. (*See Fire Statement.*)  
Hartford Fire Insurance Company. (*See Fire Statement.*)

## SESSIONAL PAPER No. 8

AUTOMOBILE INSURANCE (INCLUDING FIRE RISK)—*Concluded.*

The Home Insurance Company. (*See Fire Statement.*)  
The Imperial Guarantee and Accident Insurance Company of Canada.  
Insurance Company of North America. (*See Fire Statement.*)  
The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
The Marine Insurance Company (Limited). (*See Fire Statement.*)  
National-Ben Franklin Fire Ins. Co., of Pittsburgh, Pa. (*See Fire Statement.*)  
Niagara Fire Insurance Company. (*See Fire Statement.*)  
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)  
The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
Providence Washington Insurance Company. (*See Fire Statement.*)  
Queen Insurance Company of America. (*See Fire Statement.*)  
The Royal Exchange Assurance. (*See Fire Statement.*)  
St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)  
The Scottish Union and National Insurance Company. (*See Fire Statement.*)

## AUTOMOBILE INSURANCE (EXCLUDING FIRE RISK.)

Alliance Assurance Company. (*See Fire Statement.*)  
The Canada Accident Assurance Company. (*See Fire Statement.*)  
The Dominion Gresham Guarantee and Casualty Company.  
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
The Employers' Liability Assurance Corp. (Limited). (*See Fire Statement.*)  
The Fidelity and Casualty Company of New York.  
The General Accident Assurance Company of Canada.  
Glens Falls Insurance Company. (*See Fire Statement.*)  
The Globe Indemnity Company of Canada.  
The Imperial Guarantee and Accident Insurance Company of Canada.  
Insurance Company of North America. (*See Fire Statement.*)  
The London and Lancashire Guarantee and Accident Company of Canada.  
The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
Maryland Casualty Company.  
The Merchants' and Employers' Guarantee and Accident Company.  
The North American Accident Insurance Company.  
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)  
Providence Washington Insurance Company. (*See Fire Statement.*)  
Queen Insurance Company of America. (*See Fire Statement.*)  
The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
Railway Passengers Assurance Company.  
The Royal Exchange Assurance. (*See Fire Statement.*)  
The Scottish Union and National Insurance Company. (*See Fire Statement.*)  
The Travelers Indemnity Company, Hartford, Conn.  
The United States Fidelity and Guaranty Company.  
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

## BURGLARY INSURANCE.

The Canada Accident Assurance Company. (*See Fire Statement.*)  
The Dominion Gresham Guarantee and Casualty Company.  
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
The Fidelity and Casualty Company of New York.  
The Globe Indemnity Company of Canada.

BULGARY INSURANCE—*Concluded.*

The Guardian Accident and Guarantee Company.  
The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)  
The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
Maryland Casualty Company.  
The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
Railway Passengers Assurance Company.  
The Travelers Indemnity Company, Hartford, Conn.  
The United States Fidelity and Guaranty Company.

## EXPLOSION INSURANCE.

The Globe and Rutgers Fire Insurance Company. (*See Fire Statement.*)  
Hartford Fire Insurance Company. (*See Fire Statement.*)  
Insurance Company of North America. (*See Fire Statement.*)  
National Fire Insurance Company of Hartford. (*See Fire Statement.*)  
The Western Assurance Company. (*See Fire Statement.*)

## GUARANTEE INSURANCE.

Alliance Assurance Company (Limited). (*See Fire Statement.*)  
American Surety Company of New York.  
The Canada Accident Assurance Company. (*See Fire Statement.*)  
The Canadian Surety Company.  
The Dominion Gresham Guarantee and Casualty Company.  
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)  
The Globe Indemnity Company of Canada.  
The Guarantee Company of North America.  
The Guardian Accident and Guarantee Company.  
The Imperial Guarantee and Accident Insurance Company of Canada.  
International Fidelity Insurance Company.  
The London and Lancashire Guarantee and Accident Company of Canada.  
The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
Maryland Casualty Company.  
The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
National Surety Company.  
The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
Railway Passengers Assurance Company.  
The United States Fidelity and Guaranty Company.

## HAIL INSURANCE.

The Acadia Fire Insurance Company. (*See Fire Statement.*)  
American Central Insurance Company. (*See Fire Statement.*)  
British America Assurance Company. (*See Fire Statement.*)  
The Canada Hail Insurance Company.  
The Canada Weather Insurance Company.  
The Connecticut Fire Insurance Company. (*See Fire Statement.*)  
The Dominion Fire Insurance Company. (*See Fire Statement.*)  
German-American Insurance Company. (*See Fire Statement.*)

## SESSIONAL PAPER No. 8

HAIL INSURANCE—*Concluded.*

Glens Falls Insurance Company. (*See Fire Statement.*)  
Hartford Fire Insurance Company. (*See Fire Statement.*)  
The Home Insurance Company. (*See Fire Statement.*)  
The Hudson Bay Insurance Company. (*See Fire Statement.*)  
Northwestern National Insurance Company of Milwaukee, Wis. (*See Fire Statement.*)  
St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)  
Westchester Fire Insurance Company. (*See Fire Statement.*)

## INLAND TRANSPORTATION INSURANCE.

The American and Foreign Marine Insurance Company.  
The British and Foreign Marine Insurance Company (Limited.)  
Fireman's Fund Insurance Company. (*See Fire Statement.*)  
Hartford Fire Insurance Company. (*See Fire Statement.*)  
Insurance Company of North America. (*See Fire Statement.*)  
The Marine Insurance Company (Limited). (*See Fire Statement.*)  
National Fire Insurance Company of Hartford. (*See Fire Statement.*)  
The Ocean Marine Insurance Company (Limited).  
Queen Insurance Company of America. (*See Fire Statement.*)  
St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)  
Union Assurance Society (Limited.) *See Fire Statement.*  
The Western Assurance Company. (*See Fire Statement.*)

## LIGHTNING INSURANCE.

The Western Assurance Company. (*See Fire Statement.*)

## LIVE STOCK INSURANCE.

The General Animals Insurance Company of Canada.  
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

## PLATE GLASS INSURANCE.

The Canada Accident Assurance Company. (*See Fire Statement.*)  
The Casualty Company of Canada.  
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
The Fidelity and Casualty Company of New York.  
The Guardian Accident and Guarantee Company.  
The Imperial Guarantee and Accident Insurance Company of Canada.  
The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)  
Lloyds Plate Glass Insurance Company of New York.  
The London and Lancashire Guarantee and Accident Company of Canada.  
Maryland Casualty Company.  
The Merchants' and Employers' Guarantee and Accident Company.  
The Mount Royal Assurance Company. (*See Fire Statement.*)  
The National Provincial Plate Glass and General Insurance Company (Limited)  
The New York Plate Glass Insurance Company.  
The North American Accident Insurance Company.  
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)  
The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)

PLATE GLASS INSURANCE—*Concluded.*

Railway Passengers Assurance Company.  
The Travelers Indemnity Company, Hartford, Conn.  
The United States Fidelity and Guaranty Company.  
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

## SICKNESS INSURANCE.

Alliance Assurance Company (Limited). (*See Fire Statement.*)  
The Canada Accident Assurance Company. (*See Fire Statement.*)  
The Canadian Order of the Woodmen of the World. (*See Life Statement, Vol. II.*)  
Catholic Mutual Benefit Association of Canada, The Grand Council of the. (*See Life Statement, Vol. II.*)  
The Dominion Gresham Guarantee and Casualty Company.  
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)  
The Fidelity and Casualty Company of New York.  
The General Accident Assurance Company of Canada.  
The Globe Indemnity Company of Canada.  
The Guardian Accident and Guarantee Company.  
The Imperial Guarantee and Accident Insurance Company of Canada.  
The Independent Order of Foresters. (*See Life Statement, Vol. II.*)  
The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)  
The London and Lancashire Guarantee and Accident Company of Canada.  
The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
Loyal Protective Insurance Company.  
Maryland Casualty Company.  
Merchants Casualty Company.  
The Merchants' and Employers' Guarantee and Accident Company.  
Moose, The Grand Lodge of the Loyal Order of, in the Dominion of Canada.  
The North American Accident Insurance Company.  
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)  
The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
The Protective Association of Canada.  
Railway Passengers Assurance Company.  
The Ridgely Protective Association.  
The Royal Exchange Assurance. (*See Fire Statement.*)  
The Royal Guardians. (*See Life Statement, Vol. II.*)  
The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. (*See Life Statement, Vol. II.*)  
The Travelers Indemnity Company, Hartford, Conn.  
The United States Fidelity and Guaranty Company.  
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

## SPRINKLER LEAKAGE INSURANCE.

Aetna Insurance Company. (*See Fire Insurance.*)  
American Lloyds, Underwriters at. (*See Fire Statement.*)  
The British Dominions General Insurance Company (Limited). (*See Fire Statement.*)

## SESSIONAL PAPER No. 8

SPRINKLER LEAKAGE INSURANCE—*Concluded.*

The British and Foreign Marine Insurance Company (Limited).  
Hartford Fire Insurance Company. (*See Fire Statement.*)  
The Home Insurance Company. (*See Fire Statement.*)  
Maryland Casualty Company.  
National Fire Insurance Company of Hartford. (*See Fire Statement.*)  
The Scottish Union and National Insurance Company. (*See Fire Statement.*)  
Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)

## STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada.  
The Fidelity and Casualty Company of New York.  
The General Accident Assurance Company of Canada.  
The Hartford Steam Boiler Inspection and Insurance Company.  
Maryland Casualty Company.  
The Travelers Indemnity Company, Hartford, Conn.  
The United States Fidelity and Guaranty Company.

## TITLE INSURANCE.

Chartered Trust and Executor Company.

## TORNADO INSURANCE.

Ætna Insurance Company. (*See Fire Statement.*)  
American Central Insurance Company. (*See Fire Statement.*)  
The Canada Weather Insurance Company.  
The Continental Insurance Company. (*See Fire Statement.*)  
Fidelity-Phenix Fire Insurance Company of New York. (*See Fire Statement.*)  
German American Insurance Company, (*See Fire Statement.*)  
Glens Falls Insurance Company. (*See Fire Statement.*)  
Hartford Fire Insurance Company (*See Fire Statement.*)  
The Home Insurance Company. (*See Fire Statement.*)  
The Insurance Company of the State of Pa. (*See Fire Statement.*)  
National Fire Insurance Company of Hartford. (*See Fire Statement.*)  
National Union Fire Insurance Company of Pittsburgh, Pa. (*See Fire Statement.*)  
Niagara Fire Insurance Company. (*See Fire Statement.*)  
Northwestern National Insurance Company of Milwaukee, Wis. (*See Fire Statement.*)  
St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)  
The Scottish Union and National Insurance Company. (*See Fire Statement.*)  
Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)  
The Western Assurance Company. (*See Fire Statement.*)

7 GEORGE V, A. 1917

## THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—W. L. H. SIMPSON.

Secretary—JOHN E. HOFFMAN.

Principal Office—New York.

Chief Agent in Canada—ROBERT J. DALE.

Head Office in Canada—Montreal.

(Organized and incorporated, December, 1896. Commenced business in Canada, January 1, 1904.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 300,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Funds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
State of New York, 1961, 4 p.c.....	\$ 26,000 00	\$ 27,560 00
Carried out at market value.....		\$ 27,560 00

*Other Assets in Canada.*

Cash at head office in Canada.....	747 00
Total assets in Canada.....	\$ 28,307 00

## LIABILITIES IN CANADA.

Reserve of unearned premiums, \$84.92; carried out at 80 p.c.....	\$ 67 94
Due and accrued for salaries, rent, advertising, etc.....	200 00
Taxes due and accrued (War Tax).....	67 58
Reinsurance premiums due.....	159 05
Total liabilities in Canada.....	\$ 494 57

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 28,062 57
Deduct reinsurances, \$4,164.77; return premiums, \$170.87.....	4,335 64
Net cash received for said premiums.....	\$ 23,726 93
Total income in Canada.....	\$ 23,726 93

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 218 20
Amount paid for claims occurring during the year.....	\$ 150 00
Deduct savings and salvage.....	150 00
Total net amount paid for claims.....	\$ 218 20
Paid for commission or brokerage.....	4,857 04
Paid for taxes.....	564 71
Paid for salaries, fees and all other charges of general and special agents.....	100 00
Miscellaneous expenditure, viz.: Printing and stationery.....	36 23
Total expenditure in Canada.....	\$ 5,776 18

## SESSIONAL PAPER No. 8

## THE AMERICAN AND FOREIGN MARINE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.	
	Inland Transportation.	
	Amount.	Premiums.
	\$	\$ cts.
Taken in 1916, new.....	156,875,162	28,062 57
Less ceased.....	156,873,062	27,847 57
Gross in force at end of 1916.....	2,100	215 00
Less reinsured.....	441	45 15
Net in force at end of 1916.....	1,659	169 85

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Total amount received for premiums.....	\$ 377,896 94
Total amount received for interest and dividends.....	56,124 61
Gross increase, by adjustment, in book value of bonds.....	438 21
Total income.....	\$ 434,459 76

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 89,017 93
Expenses of adjustment and settlement of claims.....	6,656 08
Paid stockholders for interest or dividends.....	30,000 00
Commission or brokerage.....	62,036 08
Salaries, fees and all other charges of officers, directors, trustees and home office employees	4,289 99
Allowances to agencies for miscellaneous agency expenses.....	183 17
State taxes on premiums, Insurance Department licenses and fees.....	8,088 08
All other licenses, fees and taxes.....	2,659 79
Gross decrease, by adjustment, in book value of bonds.....	1,115 17
Agents' balances charged off.....	64 64
Underwriters' boards and tariff associations.....	212 62
Inspections and surveys.....	263 28
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	0 41
All other disbursements.....	2,645 17
Total disbursements.....	\$ 207,232 41

## LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 1,574,462 55
Cash in trust companies and in banks.....	102,480 88
Agents' balances.....	12,988 43
Total ledger assets.....	\$ 1,689,931 91

## NON-LEDGER ASSETS.

Due from other companies for reinsurance on claims paid.....	2,018 55
Interest accrued.....	12,286 92
Gross assets.....	\$ 1,704,237 38
Deduct assets not admitted.....	93,254 56
Total admitted assets.....	\$ 1,610,982 82

7 GEORGE V, A. 1917

THE AMERICAN AND FOREIGN MARINE—*Concluded.*

## LIABILITIES.

Net amount of unpaid claims.....	\$ 162,985 00
Total unearned premiums.....	94,320 58
Federal, state, county and other taxes due or accrued (estimated).....	17,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	200 00
Total liabilities, except capital.....	\$ 274,505 58
Capital paid up in cash.....	300,000 00
Surplus over all liabilities.....	1,036,477 24
Total liabilities.....	<u>\$ 1,610,982 82</u>

## RISKS AND PREMIUMS.

## FOR MARINE AND INLAND RISKS.

Amount written or renewed during the year.....	\$2,073,166,797 00
Premiums thereon.....	1,805,321 22
Amount terminated during the year.....	2,072,851,894 00
Premiums thereon.....	1,755,646 54
Net amount in force at December 31, 1916.....	26,780,458 00
Premiums thereon.....	<u>144,506 65</u>

SESSIONAL PAPER No. 8

## AMERICAN SURETY COMPANY OF NEW YORK.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—F. W. LAFRENTZ.

Secretary—CHARLES W. GOETCHINS.

Principal Office—100 Broadway, New York.

Chief Agent in Canada—W. H. HALL.

Head Office in Canada—Toronto.

(Incorporated, April 14, 1884. Commenced business in Canada, July, 1887.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 5,000 000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
Canadian Northern Railway, Winnipeg Terminals, (guaranteed by Prov. Man.) 1939, 4 p.c.....	\$ 67,000 00	\$ 54,940 00

Carried out at market value..... \$ 54,940 00

*Other Assets in Canada.*

Cash in Imperial Bank of Canada, Toronto.....	1,567 89
Interest accrued.....	1,340 00
Agents' balances and premiums uncollected (\$221.30 on business prior to Oct. 1, 1916).....	476 14
Total assets in Canada.....	\$ 58,324 03

## LIABILITIES IN CANADA.

Net amount of guarantee claims, unadjusted.....	\$ 665 72
Net amount of guarantee claims, resisted, in suit.....	30,000 00
Net amount of guarantee claims, resisted, not in suit.....	821 62
Total net amount of unsettled claims.....	\$ 31,487 34
Reserve of unearned premiums, \$3,714.60; carried out at 80 per cent.....	6,971 63
War tax.....	17 13
Total liabilities in Canada.....	\$ 38,476 15

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 25,197 25
Deduct reinsurances, \$3,442.65; return premiums, \$6,240.14.....	9,682 79
Total net cash received for premiums.....	\$ 15,514 46
Received for interest on investments.....	2,680 00
Total income in Canada.....	\$ 18,194 46

7 GEORGE V, A. 1917

## AMERICAN SURETY—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$	343 70	
Deduct savings and salvage, \$45.61; reinsurances, \$15.57.....		61 18	
Net amount paid for said claims.....	\$	282 52	
Amount paid for claims occurring during the year.....	\$	286 39	
Deduct recoveries.....		791 10	
Net amount paid for said claims.....	\$	- 504 71	
Total net amount paid for claims.....	\$	- 222 19	
Commission or brokerage.....		2,232 45	
Taxes (including \$148.01 war tax).....		339 76	
Miscellaneous expenditure, viz Printing and stationery, \$24.03; legal expenses, \$33.21; claim expenses, \$2,551.59.....		2,628 83	
Total expenditure in Canada.....	\$	4,978 85	

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross in force at date of last statement.....	1,952	\$ 3,723,274	\$ 15,758 87
Taken during the year, new and renewed.....	3,177	6,985,167	24,448 78
Total.....	5,129	\$ 10,708,441	\$ 40,207 65
Deduct terminated.....	2,476	5,436,687	19,563 46
Gross in force at Dec. 31, 1916.....	2,653	\$ 5,271,754	\$ 20,644 19
Deduct reinsured.....		1,502,400	3,442 65
Net in force Dec. 31, 1916.....	2,653	\$ 3,769,354	\$ 17,201 54

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$ 3,166,047 91
Loans secured by pledge of bonds, stocks or other collaterals.....	205,116 28
Mortgage loans on real estate, first liens.....	75,821 89
Book value of bonds and stocks owned.....	4,333,421 33
Cash on hand and in banks or deposited in trust companies.....	1,149,819 87
Gross premiums in course of collection.....	775,515 95
Salvage recoverable.....	141,954 86
Reinsurance recoverable.....	2,505 29
Special reserve fund investment.....	250,000 00
Other assets.....	83,708 59
Total ledger assets.....	\$10,183,911 97

## NON-LEDGER ASSETS.

Interest accrued.....	30,226 22
Rents due and accrued.....	10,280 03
Market value of real estate over book value.....	248,952 09
Gross assets.....	\$10,473,370 31
Deduct assets not admitted.....	608,472 57
Total admitted assets.....	\$ 9,864,897 74

## LIABILITIES.

Total amount of unpaid claims.....	\$ 789,826 36
Total unearned premiums.....	2,267,458 08
Expenses of adjustment of unsettled claims.....	25,000 00
Commission, brokerage, etc., due or to become due to agents or brokers.....	77,616 39
Salaries, expenses, etc., due or accrued.....	67,075 60
Federal, State and other taxes due or accrued (estimated).....	67,808 01
Reinsurance due.....	5,794 90
Premiums paid in advance.....	23,143 20
Federal income tax retained.....	1,309 33
Special reserve.....	250,000 00
All other liabilities.....	791 12
Total liabilities, except paid up capital.....	\$ 3,575,822 99
Capital stock paid up.....	5,000,000 00
Surplus beyond capital and other liabilities.....	1,289,074 75
Total liabilities.....	\$ 9,864,897 74

## SESSIONAL PAPER No. 8

AMERICAN SURETY—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 3,835,690 85
Received for interest and dividends.....	222,156 00
Received for rents.....	289,943 23
Gross profit on sale or maturity of stocks.....	27,767 30
Gross increase, by adjustment, in book value of bonds and stocks.....	275,162 80
All other income.....	7,709 00
Total income.....	<u>\$ 4,658,429 18</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 628,794 84
Investigation and adjustment of claims.....	97,512 12
Dividends paid stockholders.....	300,000 00
Commission or brokerage.....	622,953 39
Salaries, travelling and all other expenses of agents, not on commission account.....	821,925 60
Salaries, fees and all other compensations of officers, directors, trustees and home office employees.....	445,252 47
Inspections.....	20,115 00
Taxes on real estate.....	85,818 12
State taxes on premiums; Insurance Department licenses and fees..	86,239 16
All other licenses, fees and taxes.....	10,589 43
Rent.....	58,330 84
Repairs and expenses (other than taxes) on real estate, including rent of building, leased for 99 years.....	181,490 50
Gross loss on sale or maturity of real estate, bonds and stocks.....	79,438 44
Gross decrease, by adjustment, in book value of bonds and stocks.....	154,041 25
Reinsurance.....	39,042 71
Borrowed money repaid.....	2,013 46
All other disbursements.....	141,622 46
Total disbursements..	<u>\$ 3,775,179 79</u>

## EXHIBIT OF PREMIUMS.

	For fidelity risks.	For surety risks.
Premiums on policies written or renewed during the year.....	\$ 2,062,585 07	\$ 3,076,266 80
Premiums on risks expired and terminated.....	1,796,120 55	2,896,358 67
Premiums on policies in force at end of year.....	<u>1,797,247 07</u>	<u>2,624,321 52</u>

## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—GEORGE C. ROBB.

Vice-President and Secretary—HENRY N. ROBERTS.

Principal Office—Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by 45 Vic., cap. 102, and in 1889 by 52 Vic., cap. 97, and in 1892, by 53-56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed and paid in cash.....	100,100 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 5,000 00
Book value of bonds and debts owned by the Company. (For details, see Schedule A).....	252,874 25
Book value of stocks owned by the Company. (For details, see Schedule B).....	40,651 32
Cash at head office.....	3,963 47
Cash at Montreal office.....	1,258 46
Cash in banks—	
Bank of Nova Scotia, Toronto (savings account).....	\$ 11 76
Bank of Nova Scotia, Toronto (current account).....	7,004 01
Bank of Nova Scotia, Montreal (current account).....	3,079 44
Total cash in banks.....	10,095 21
Agents' ledger balances.....	40 02
Total ledger assets.....	\$ 313,882 73
Deduct market value of bonds, debts, and stocks under book value.....	10,468 67
	\$ 303,414 06

## OTHER ASSETS.

Interest accrued.....	4,197 73
Office furniture and inspectors' appliances.....	2,500 00
Special service accounts in course of collection.....	45 00
Net amount of outstanding premiums (\$3,043.83 on business prior to Oct. 1, 1916) \$18,725.50; less commission, \$2,808.75.....	15,916 75
Total assets.....	\$ 326,073 54

## LIABILITIES.

Net amount of steam boiler claims, unadjusted.....	\$ 311 73
Reserve of unearned premiums, \$127,787.19; carried out at 80 per cent.....	102,220 75
Taxes due and accrued.....	429 84
Premiums paid in advance.....	682 20
Total liabilities (excluding capital stock).....	\$ 103,653 52
Excess of assets over liabilities.....	\$ 222,420 02
Capital stock paid in cash.....	100,100 00
Surplus over all liabilities and capital.....	\$ 122,320 02

## SESSIONAL PAPER No. 8

## THE BOILER INSPECTION—Continued.

## INCOME.

Gross cash received for premiums.....	\$ 100,463 15	
Deduct reinsurance, \$2,345.40; return premiums, \$8,580.95..	10,926 35	
Net cash received for premiums.....		\$ 89,536 80
Received for interest on investments and net dividends on stocks....		14,546 45
Income for special service department (net).....		559 85
Total income.....		\$ 104,643 10

## EXPENDITURE.

Net amount paid for claims occurring in previous years....	\$ 311 70	
Net amount paid for claims occurring during the year.....	400 20	
Total net amount paid for claims.....		\$ 711 90
Commission or brokerage.....		11,487 51
Paid for salaries of officials, \$7,300; salaries of agents, \$1,200; travelling expenses, \$967.56; inspectors' salaries and expenses, \$36,123.48.....		45,591 04
Taxes.....		3,013 93
Miscellaneous expenditure. Head office expenses, \$1,775.52; advertising, \$727.56; furniture and fixtures, \$337.52; postage, telegrams, telephones and express, \$1,257.73; rent, \$3,692; exchange, \$88.36; legal fees, \$216.13; agency expenses, \$1,665.95; printing and stationery, \$1,869.88; branch office expenses, \$849.10; bad debt, \$86.....		12,565 75
Total expenditure.....		\$ 73,370 13

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1915.....	\$ 282,609 76
Amount of income.....	104,643 10
Total.....	\$ 387,252 86
Amount of expenditure.....	73,370 13
Net ledger assets, December 31, 1916.....	\$ 313,882 73

## RISKS AND PREMIUMS.

<i>Steam Boiler Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	2,575	\$ 26,384,521	\$ 214,339 67
Taken during the year, new and renewed.....	887	11,034,333	98,709 19
Total.....	3,462	\$ 37,418,854	\$ 313,048 86
Deduct terminated.....	913	10,535,690	80,022 31
Gross and net in force at December 31, 1916.....	2,549	\$ 26,883,164	\$ 233,026 55

## SCHEDULE A.

Bonds and debentures owned by the company, viz.:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
Province of Alberta, 1924, 4½ p.c.....	\$ 15,000 00	\$ 14,437 50	\$ 14,250 00
<i>Cities—</i>			
London, 1921, 4 p.c.....	6,000 00	6,000 00	5,760 00
Vancouver, 1942, 3½ p.c.....	7,000 00	6,686 42	5,040 00
Vancouver, 1946, 4 p.c.....	7,000 00	6,686 42	5,390 00
Westmount, 1947, 4½ p.c.....	9,000 00	9,000 00	8,190 00
<i>Towns—</i>			
Maisonneuve, 1946, 4½ p.c.....	10,000 00	9,761 97	8,300 00
Owen Sound, 1923, 4 p.c.....	4,000 00	4,013 58	3,720 00
<i>District—</i>			
Burnaby, 1922, 5 p.c.....	25,000 00	25,500 00	24,000 00
<i>Schools—</i>			
Edmonton, 1917-1938, 5 p.c....	11,000 01	11,275 15	10,340 01
Saskatoon, 1921-1940, 5 p.c....	20,000 00	20,503 74	18,400 00
Total on deposit with Receiver General.	\$ 114,000 01	\$ 113,954 78	\$ 103,390 01

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THE BOILER INSPECTION—*Concluded.*SCHEDULE A.—*Concluded.*Bonds and debentures owned by the company, *Concluded, viz.:*—

<i>Held by the Company.</i>	Par value.	Book value.	Market value.
<i>Governments—</i>			
Dominion of Canada, War Loan, 1925, 5 p.c.	\$ 25,000 00	\$ 24,375 00	\$ 24,750 00
Dominion of Canada, War Loan, 1931, 5 p.c.	5,000 00	4,870 50	4,950 00
Province of Alberta, 1924, 4½ p.c.	15,000 00	14,437 50	14,250 00
Province of Saskatchewan, 1925, 5 p.c.	10,000 00	9,400 00	9,900 00
<i>Cities—</i>			
Hamilton (Hospital extension), 1917 to 1919, 4 p.c.	5,431 64	5,197 81	5,375 89
Kamloops, 1956, 5 p.c.	5,000 00	4,769 50	4,200 00
Moose Jaw, 1921, 4½ p.c.	10,000 00	9,764 00	9,500 00
Regina, 1929, 5 p.c.	10,000 00	9,290 80	9,500 00
Strathcona, 1949, 4½ p.c.	12,000 00	11,786 40	9,600 00
Toronto, 1953, 4½ p.c.	15,000 00	13,893 75	13,800 00
<i>School—</i>			
Medicine Hat, 1932-1935, 5 p.c.	12,000 00	11,041 71	10,800 00
<i>Railway—</i>			
Canada Southern Ry., cons. 1st and ref. mtge. (g't'd. by Michigan Central R.R.), 1962, 5 p.c.	19,000 00	20,092 50	20,140 00
Total par, book and market values.	\$ 257,431 65	\$ 252,874 25	\$ 240,155 90

## SCHEDULE B.

Stocks owned by the company, *viz.:*—

628 shares Canada Permanent Mortgage Corp.	\$ 6,280 00	\$ 7,713 70	\$ 10,676 00
75 shares Toronto General Trusts Corp.	7,500 00	11,987 50	15,825 00
200 shares Consumers Gas Co.	10,000 00	20,950 12	16,400 00
Total par, book and market values.	\$ 23,780 00	\$ 40,651 32	\$ 42,901 00

SESSIONAL PAPER No. 8

# THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—G. B. HEYWORTH.

Secretary—WM. GOW.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—ROBERT J. DALE.

Head Office in Canada—Montreal.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 1,340,000	\$ 6,521,333 33
Amount paid thereon in cash.....	268,000	1,304,266 67

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts. on deposit with Receiver General:—

	Par value.	Market value.
<i>Cities—</i>		
Montreal, 1926, 4 p.c.....	\$ 112,000 00	\$ 104,160 00
Montreal stock, 1926, 4 p.c.....	3,500 00	3,255 00
Montreal stock, 1927, 4 p.c.....	1,500 00	1,380 00
Total on deposit with Receiver General.....	\$ 117,000 00	\$ 108,795 00

Carried out at market value .....\$ 108,795 00

*Other Assets in Canada.*

Cash at head office in Canada.....	87 01
Interest accrued.....	780 00
Total assets in Canada.....	\$ 109,662 01

## LIABILITIES IN CANADA.

Reserve of unearned premiums:—

Inland Transportation.....	\$ 126 89
Sprinkler Leakage.....	271 46
Total, \$398.35; carried out at 80 per cent.....	\$ 318 68
Total liabilities in Canada.....	\$ 318 68

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## THE BRITISH AND FOREIGN MARINE—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Inland Transportation.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Gross cash received.....	1,336 63	351 25
Less reinsurance.....	107 88	
Less return premiums.....	40 17	180 00
Total deduction.....	148 05	
Net cash received.....	1,188 58	171 25
Net cash received for premiums for all classes of business.....	\$ 1,359 83	
Cash received for interest on investments.....	4,680 00	
Total income in Canada.....	\$ 6,039 83	

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Inland Transportation.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Paid for claims occurring during the year.....	287 32	2,826 98
Less reinsurance.....	31 60	
Total net payment for claims.....	255 72	2,826 98
Total net payments for claims for all classes of business.....	\$ 3,082 70	
Commission and brokerage.....	270 81	
Paid for adjustment fees.....	71 00	
Taxes.....	17 88	
Total expenditure in Canada.....	\$ 3,442 39	

SESSIONAL PAPER No. 8

THE BRITISH AND FOREIGN MARINE—*Continued.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Inland Transportation.			Sprinkler Leakage.		
	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	8	63,546	494 84	12	92,500	730 00
Taken in 1916, new and renewed..	255	618,522	1,336 63	7	54,500	351 25
Totals.....	263	682,068	1,831 47	19	147,000	1,081 25
Less ceased.....	257	613,858	1,548 97	11	64,500	437 50
Gross in force at end of 1916.....	6	68,210	282 50	8	82,500	643 75
Less reinsured.....		7,480	28 71			
Net in force at end of 1916.....	6	60,730	253 79	8	82,500	643 75

THE BRITISH AND FOREIGN MARINE—*Concluded.*  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.  
PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance 31st December, 1915.....	315,485	5	7			
Balance Underwriting Account, 1915.....	522,082	18	4	42,572	18	4
Interest Account, 1916.....	91,727	12	10	40,200	0	0
						82,772 13 4
Claims, returns, etc., and commissions on profits of 1915, settled in 1916.....				278,532	8	8
Amount transferred to Underwriting Suspense Account to close 1915.....				45,000	0	0
Amount written off investments.....						323,532 8 8
Income tax.....						100,000 0 0
Balance carried down.....						16,206 9 0
	£	929,895	16	9		407,324 0 9

UNDERWRITING ACCOUNT.

	£	s.	d.	£	s.	d.
To premiums 1916, less returns, reinsurance, and foreign taxes.....	1,032,102	14	6	277,735	6	2
						78,509 0 5
						675,858 7 11
	£	1,032,102	14	6		£ 1,032,102 14 6

BALANCE SHEET.

	£	s.	d.	£	s.	d.
Capital—57,000 shares at £20 per share....	£	1,140,000				
Paid up £4 per share.....	208,000	0	0	2,329,868	17	11
Reserve Fund.....	1,200,000	0	0	1,010	1	1
Balance Profit and Loss Account brought down.....	407,324	0	9	143,829	11	10
Balance Underwriting Account.....	675,858	7	11	38,777	1	11
Underwriting Suspense and Reinsurance Accounts.....	201,792	9	5	659,835	10	8
Accounts due by the company.....	360,346	5	4			
	£	3,173,321	3	5		
						£ 3,173,321 3 5

SESSIONAL PAPER No. 8

## THE CANADA HAIL INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—GEO. H. WILLIAMS.

Vice-President—F. M. DOYLE.

Manager—W. J. WILLCOX.

Secretary—H. B. STRANG.

Principal Office—Winnipeg, Man.

(Incorporated by an Act of Parliament of Canada, 3-4 George V. chap. 84. Assented to April 2, 1913.  
Dominion license issued May 14, 1913.)

## CAPITAL.

Amount of capital authorized.....	\$ 300,000 00
Amount of capital subscribed.....	150,000 00
Amount paid thereon in cash.....	75,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A).....	\$ 51,185 32
Cash in Union Bank of Canada, Winnipeg.....	671 51
Total ledger assets.....	\$ 51,856 83
Deduct market value of bonds and debentures under book value.....	2,862 54
	\$ 48,994 29

## OTHER ASSETS.

Interest accrued.....	685 30
Premium notes outstanding.....	\$ 14,981 95
Less disallowance.....	8,048 42
Balance carried out.....	6,933 53
Total assets.....	\$ 56,613 12

## LIABILITIES.

Net amount of hail claims, adjusted and unpaid.....	\$ 97 50
Borrowed money.....	7,000 00
Taxes due and accrued.....	714 36
Due to agents.....	22 02
Total liabilities.....	\$ 7,833 88
Surplus of assets over liabilities.....	\$ 48,779 24
Capital stock paid in cash.....	75,000 00

## INCOME.

Gross cash received for premiums.....	\$ 151,808 01
Deduct reinsurances, \$42,289.96; return premiums, \$1,106.06.....	43,396 02
Total net cash received for hail premiums.....	\$ 108,411 99
Received for interest on investments.....	5,384 84
Profit on sale of securities.....	585 64
Total income.....	\$ 114,382 47

7 GEORGE V, A. 1917

THE CANADA HAIL—*Concluded.*

## EXPENDITURE.

Amount paid for claims occurring during the year.....	\$154,625 93	
Deduct salvages and reinsurances.....	48,316 76	
Net amount paid for hail claims.....		\$ 106,309 17
Paid for dividends.....		3,000 00
Commission or brokerage.....		29,202 92
Taxes.....		949 71
Paid for adjustment of losses.....		5,277 31
Miscellaneous expenditure, viz: Legal expenses, \$233.19; auditors, \$100; sundries, \$96.12..		479 31
Total expenditure.....	\$	145,218 42

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1915.....	\$	75,692 78
Amount of income as above.....		114,382 47
Total.....	\$	190,075 25
Amount of expenditure as above.....		145,218 42
Balance, net ledger assets, at December 31, 1916 (\$51,856.83 less \$7,000 ledger liability).....	\$	44,856 83

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross taken during 1916.....	2,361	\$ 2,279,749	\$ 138,768 14
Deduct terminated.....	2,361	2,279,749	138,768 14

## SCHEDULE A.

Bonds and debentures owned by the Company, viz:—

	Par value.	Book value.	Market value.
City of Strathcona, 1917 to 1931, 5 p.c.....	\$ 8,324 50	\$ 8,698 35	\$ 7,908 28
*City of Strathcona, 1947, 5½ p.c.....	2,000 00	2,000 00	1,900 00
City of Three Rivers, 1946, 4 p.c.....	2,000 00	2,000 00	1,560 00
*Town of Melfort, 1942, 6 p.c.....	10,000 00	10,000 00	9,400 00
Riordon Pulp & Paper Co. (1st mtge. S.F.) 1942, 6 p.c.....	10,000 00	10,000 00	9,600 00
*Can. Nor. Western Ry. Co., 1st mtge. reg'd., (g'teed by Prov. of Alberta, 1942, 4½ p.c.)	21,374 40	18,486 97	17,954 50
Total par, book and market values.....	\$ 53,698 90	\$ 51,185 32	\$ 48,322 78

\*On deposit with Receiver General.

SESSIONAL PAPER No. 8

## THE CANADA WEATHER INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—FREDERICK MILLMAN.

Vice-President—JAS. E. W. FERGUSON.

Manager and Secretary—F. B. WELFORD.

Principal Office—Toronto.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 91.  
Dominion license issued February 1, 1910.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	81,300 00
Amount paid thereon in cash.....	74,965 20
Amount of premium on capital stock paid in by stockholders.....	40 00

(For List of Shareholders, see Appendix).

## ASSETS.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Book value.	Market value.
City of Port Arthur, 1937, 5 p.c.....	\$ 11,000 00	\$ 11,400 40	\$ 10,230 00
City of Stratford, 1939, 4½ p.c.....	10,000 00	10,197 00	9,100 00
City of Victoria, 1925, 4½ p.c.....	2,000 00	1,859 88	1,860 00
Total on deposit with Receiver General.....	\$ 23,000 00	\$ 23,457 28	\$ 21,190 00

Carried out at book value.....	\$ 23,457 28
Cash on hand at head office.....	128 59
Cash in Royal Bank, Toronto, less \$892.32 outstanding checks.....	4,649 61

Total ledger assets.....	\$ 28,235 48
Deduct market value of bonds and debentures under book value.....	2,267 28

\$ 25,968 20

## OTHER ASSETS.

Interest accrued.....	182 50
Office furniture and fixtures, (less \$129.95 reserve for depreciation) \$321.30; current accounts, \$190.79.....	512 09
Agents' balances.....	243 21
Outstanding notes on 1916 business.....	\$ 1,641 59
Reserve for cost of collection and possible loss.....	564 70
Balance carried out.....	1,076 89

Total assets.....	\$ 27,962 89
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## LIABILITIES.

Net amount of hail claims, resisted, not, in suit.....	\$ 370 40
Net amount of windstorm claims, resisted, not in suit.....	698 10
Total net amount of unsettled claims.....	\$ 1,068 50
Reserve of unearned premiums: hail \$344.08, windstorm \$543.46, total \$887.54; carried out at 80 per cent.....	710 03
Due and accrued for commission and other expenses.....	1,400 35
Taxes due and accrued.....	699 20
Borrowed money.....	2,000 00
Reinsurance due.....	3,430 93

Total liabilities (excluding capital stock).....	\$ 9,309 01
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Excess of assets over liabilities.....	\$ 18,673 88
Capital stock paid in cash.....	74,965 20

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# THE CANADA WEATHER—*Concluded.* INCOME.

Premiums.	CLASS OF BUSINESS.	
	Hail.	Windstorm.
	\$ cts.	\$ cts.
Gross cash received.....	85,891 92	1,254 72
Less reinsurance.....	3,559 95	— 93 06
“ return premiums.....	971 84	590 81
Total deduction.....	4,531 79	497 75
Net cash received.....	81,360 13	756 97
Net cash received fro premiums for the above classes of business.....	\$ 82,117 10	
Cash received for interest on investments.....	2,060 29	
Bad debts recovered, \$463.62; transfer fees, \$1.50.....	465 12	
Total income.....	\$ 84,642 51	

## EXPENDITURE.

Claims	CLASS OF BUSINESS.	
	Hail.	Windstorm.
	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....	261 90	
Paid for claims occurring during the year.....	58,888 73	5,928 08
Less salvages and reinsurances.....	6,032 37	2,910 08
Net payment for said claims.....	52,856 36	
Total net payment for claims.....	53,118 26	3,018 00
Total net amount paid for claims for all classes of business.....	\$ 56,136 26	
Commission or brokerage.....	20,556 09	
Salaries of officials, \$2,727.10; directors' fees, \$270; auditors' fees, \$431; travelling expenses: head office, \$708.79; agents, \$21.40; directors, \$61.16.....	4,219 45	
Taxes and licenses.....	1,372 21	
Miscellaneous expenditure, viz.: Advertising, \$3.29; legal expenses, \$47.69; postage, telegrams, telephones and express, \$462.48; printing and stationery, \$657.51; rent, \$259.76; adjustment expenses, \$1,800.99; sundries, \$89.38; collection of accounts, \$1,202.40; exchange, \$122.76; furniture and fixtures, \$42.75.....	4,689 11	
Total expenditure.....	\$ 86,973 12	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1915.....	\$ 25,744 79
Amount of cash income.....	87,463 81
Total.....	\$ 113,208 60
Amount of expenditure.....	86,973 12
Balance, net ledger assets, at December 31, 1916 (\$28,235.48, less \$2,000 borrowed money).....	\$ 26,235 48

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS					
	Windstorm.			Hail.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	3,366	3,869,429	30,212 15	50	58,703	858 56
Taken in 1916, New.....	16	25,625	158 44	1,314	1,017,954	69,666 33
Renewed.....	62	142,450	884 00	37	43,626	640 30
Totals.....	3,444	4,037,504	31,254 59	1,401	1,120,283	71,165 19
Less ceased.....	2,022	2,140,637	17,197 92	1,352	1,073,618	70,477 03
Gross in force at end of 1916.....	1,422	1,896,867	14,056 67	49	46,665	688 16
Less reinsured.....	1,343	1,724,275	13,237 54			
Net in force at end of 1916.....	79	172,592	819 13	49	46,665	688 16

Net amount in force at end of 1916, No. 123 Amount, \$219,257; Premiums, \$1,507 29.

SESSIONAL PAPER No. 8

## THE CANADIAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—F. W. LAFRENTZ.

Vice-President—GEO. BURN.

General Manager—W. H. HALL.

Secretary—WM. H. BURGESS.

Principal Office—Toronto.

Incorporated by an Act of the Parliament of Canada 1-2 George V, Chap. 60, assented to May 19, 1911  
 Dominion license issued May 15, 1913.)

## CAPITAL.

Amount of capital authorized.....	\$ 1,000,000 00
Amount of capital stock subscribed and paid in cash.....	200,000 00
Amount of premium on capital stock paid in by stockholders.....	40,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A.).....	\$ 260,445 93
Cash at head office (including cheques, \$2,061.73).....	2,111 73
Cash in banks, viz.:—	
Bank of Ottawa, Toronto.....	\$ 10,893 09
Union Bank of Canada, Toronto (premium account).....	4,070 10
Union Bank of Canada, Toronto (current account).....	467 26
Total cash in banks.....	15,430 45
Total ledger assets.....	\$ 277,988 11
Deduct market value of bonds and debentures under book value.....	8,159 48

## OTHER ASSETS.

Interest accrued.....	4,422 15
Premiums due and uncollected (\$3,172.85 on business prior to Oct. 1, 1916), \$7,242.53; net commission deducted at 20 p.c.....	5,794 02
Total assets.....	\$ 280,044 80

## LIABILITIES.

(1) Liabilities in Canada.

Net amount of claims, unadjusted.....	\$ 4,107 15
"      "      resisted, in suit.....	2,010 00
Net amount of unsettled claims.....	\$ 6,117 15
Reserve of unearned premiums, \$19,612.05; carried out at 80 per cent.....	15,689 64
Reinsurance due.....	1,165 40
Taxes due and accrued.....	3,000 00
Agents' balances.....	5 00
Total liabilities in Canada.....	\$ 25,977 19

(2) Liabilities in other Countries.

Reserve of unearned premiums, \$8,788.04; carried out at 80 per cent.....	\$ 7,030 43
Total liabilities in all countries.....	\$ 33,007 62
Surplus of assets over liabilities (except capital).....	\$ 247,037 18
Capital stock paid in cash.....	200,000 00
Surplus over liabilities and capital.....	\$ 47,037 18

7 GEORGE V, A. 1917

## THE CANADIAN SURETY—Continued.

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 69,831 51	\$ 23,801 55
Deduct reinsurances, \$3,947.46; return premiums, \$21,866.51	25,060 58	5,753 39
Net cash received for premiums.....	\$ 44,770 93	\$ 18,048 16
Net cash received for premiums in all countries.....	\$ 62,819 09	
Received for interest on investments.....	12,795 05	
Agents' balances.....	5 00	
Total income.....	\$ 75,619 14	

## EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years.....	\$ 481 23	
Amount paid for claims occurring during the year.....	\$ 8,803 60	\$ 192 64
Deduct recoveries.....	4,302 53	
Net amount paid for said claims.....	\$ 4,501 07	\$ 192 64
Total net amount paid for claims.....	\$ 5,174 94	
Dividend.....	10,000 00	
Commission or brokerage.....	14,038 04	
Salaries of officials, \$16,019.53; directors' fees, \$415; travelling expenses, \$1,092.13; auditors' fees, \$200.....	17,726 66	
Taxes.....	2,522 03	
Miscellaneous expenditure: Advertising, \$166.91; furniture and fixtures, \$397.59; legal fees, \$44.63; postage, telegrams, telephones and express, \$966.57; printing and stationery, \$847.87; rents, \$1,299.96; sundries, \$603.01; claim expenses, \$509.22; Patriotic Fund and Red Cross, \$225.....	5,060 76	
Total expenditure.....	\$ 54,522 43	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1915.....	\$ 256,891 40
Amount of cash income.....	75,619 14
Total.....	\$ 332,510 54
Amount of cash expenditure.....	54,522 43
Balance, net ledger assets, at December 31, 1916.....	\$ 277,988 11

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915	4,361	11,801,358	42,023 96	103	1,144,483	7,194 62	4,464	12,945,841	49,218 58
Taken in 1916—new and renewed.....	5,543	15,095,263	68,805 82	758	4,545,491	24,015 04	6,301	19,640,754	92,820 86
Totals.....	9,904	26,896,621	110,829 78	861	5,689,974	31,209 66	10,765	32,586,595	142,039 44
Less ceased.....	5,036	14,635,565	65,831 87	247	2,358,722	13,606 08	5,283	16,994,287	79,437 95
Gross in force at end of 1916	4,868	12,261,056	44,997 91	614	3,331,252	17,603 58	5,482	15,592,308	62,601 49
Less reinsured..		1,661,146	7,062 46		10,000	27 50		1,671,146	7,089 96
Net in force at end of 1916....	4,868	10,599,910	37,935 45	614	3,321,252	17,576 08	5,482	13,921,162	55,511 53

## SESSIONAL PAPER No. 8

## THE CANADIAN SURETY—Concluded.

## SCHEDULE A.

Bonds and debentures owned by the Company, viz:—

*On deposit with Receiver General.*

Cities—	Par value.	Book value.	Market value.
Belleville, 1941, 4½ p.c.....	\$ 10,000 00	\$ 9,424 00	\$ 9,100 00
Fort William, 1932, 4½ p.c.....	2,000 00	1,828 40	1,680 00
Guelph, 1932, 5 p.c.....	1,514 75	1,553 38	1,484 45
Peterboro, 1920, 3½ p.c.....	7,586 96	6,891 23	7,207 61
Stratford, 1932, 4½ p.c.....	5,700 00	5,438 94	5,301 00
Toronto, 1948, 4 p.c.....	9,733 33	8,874 85	8,273 33
Victoria, 1936, 4 p.c.....	9,733 33	8,867 06	7,981 33
<i>Towns—</i>			
Owen Sound, 1932, 4½ p.c.....	10,000 00	9,509 00	9,200 00
<i>School—</i>			
Guelph P., 1932, 5 p.c.....	2,500 00	2,563 74	2,450 00
Total on deposit with Receiver General..	\$ 58,768 37	\$ 54,950 60	\$ 52,677 72

*Held by the Company.**Governments—*

Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 10,000 00	\$ 9,710 88	\$ 9,900 00
Dom. of Canada War Loan, 1931, 5 p.c.....	10,000 00	9,722 06	9,900 00
Anglo-French External Loan, 1920, 5 p.c.....	10,000 00	9,474 65	9,400 00
Prov. of Alberta, 1924, 4½ p.c.....	10,000 00	9,725 00	9,500 00
*Prov. of New Brunswick, 1939, 3 p.c.....	10,000 00	7,900 00	7,300 00
Prov. of Saskatchewan, 1925, 5 p.c.....	5,000 00	4,699 50	4,950 00

*Cities—*

Brandon, 1933, 5 p.c.....	10,000 00	9,852 00	9,500 00
Edmonton, 1933, 5 p.c.....	1,000 00	967 70	920 00
Hamilton, 1940, 4 p.c.....	1,946 66	1,620 21	1,674 12
Medicine Hat, 1933, 5 p.c.....	10,000 00	9,525 00	9,000 00
Portage la Prairie, 1934, 5 p.c.....	7,000 00	6,642 30	6,370 00
†Sorel, 1932, 5 p.c.....	17,000 00	16,297 90	15,470 00
Sydney, 1942, 4½ p.c.....	15,000 00	13,374 00	13,050 00

*Towns—*

Estevan, 1942-43, 5 p.c.....	8,000 00	6,885 76	6,640 00
Lindsay, 1934, 5½ p.c.....	5,000 00	5,172 50	5,100 00
Neepawa, 1944, 6 p.c.....	3,000 00	3,091 50	2,910 00
North Bay, 1938-43, 5 p.c.....	12,000 00	11,516 40	11,240 00
Orillia, 1923, 5 p.c.....	2,234 10	2,171 99	2,189 41
Orillia, 1925, 5 p.c.....	2,463 10	2,383 54	2,413 83
Renfrew, 1937-1941, 5 p.c.....	1,877 23	1,785 45	1,792 86
Smith Falls, 1933 to 1935, 5½ p.c.....	2,464 54	2,487 31	2,464 54
Swift Current, 1933, 6 p.c.....	5,000 00	5,122 50	4,900 00
Sandwich, 1921, 6 p.c.....	682 94	700 22	696 59
Sandwich, 1923, 6 p.c.....	385 36	397 69	396 92
Sandwich, 1924, 6 p.c.....	768 47	795 44	795 44
Sandwich, 1925, 6 p.c.....	174 58	181 23	181 56
Transcona, 1944, 6 p.c.....	10,000 00	9,950 00	9,700 00
Waterloo, 1928, 5½ p.c.....	2,423 48	2,548 29	2,520 41
Watrous, 1944, 6 p.c.....	2,000 00	1,828 00	1,740 00
Welland, 1934, 5½ p.c.....	2,000 00	2,025 00	2,040 00

*Townships—*

Bruce, 1922, 5 p.c.....	9,867 01	9,755 12	9,768 33
Esquimalt, 1963, 5 p.c.....	2,000 00	1,760 00	1,640 00
North Vancouver, 1960, 5 p.c.....	7,000 00	6,379 80	5,880 00
Richmond, B.C., 1959, 4½ p.c.....	7,000 00	5,916 40	5,320 00
St. Vital, Man. (R.M.), 1933, 6 p.c.....	1,000 00	1,012 10	1,010 00
County of Simcoe, 1934 to 1935, 5 p.c.....	2,984 08	2,938 76	2,954 23

*School—*

†St. Hyacinthe, 1953, to 1960, 4½ p.c.....	10,346 29	9,179 13	8,380 49
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Total par, book and market values...	\$ 276,386 21	\$ 260,445 93	\$ 252,286 45
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\*On deposit with Government of New Brunswick.

†On deposit with Government of Quebec.

7 GEORGE V, A. 1917

## THE CASUALTY COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.  
 President and Managing Director—ARTHUR L. EASTMURE.  
 Secretary—GEORGE UPRICHARD.  
 Principal Office—Toronto.

(Incorporated May 19, 1911, by an Act of Parliament of Canada 1-2 George V, cap. 63; amended in 1913 by 3-4 George V, cap. 100. amended in 1915 by 5 George V, cap. 62. Dominion license issued Nov 27, 1915.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	67,100 00
Amount paid in cash.....	19,687 83
Amount of premium on capital stock paid in by stockholders.....	9,523 75

(For List of Shareholders, see Appendix.)

## ASSETS.

Bonds and debentures owned, viz.:

On deposit with Receiver General—

City—	Par value.	Book value	Market value.
City of Calgary, 1918, 6 p.c.....	\$ 2,000 00	\$ 2,000 00	\$ 2,000 00
<i>Towns—</i>			
Barrie (g'teed by County of Simcoe), 1921-1922, 5 p.c.....	2,000 00	1,925 20	1,980 00
Barrie (g'teed by County of Simcoe), 1937-1939, 5 p.c.....	3,000 00	2,756 20	2,910 00
North Bay, 1928, 5 p.c.....	1,281 07	1,161 99	1,229 83
North Bay, 1929, 5 p.c.....	2,289 13	2,066 80	2,197 58
North Bay, 1930, 5 p.c.....	1,453 59	1,306 68	1,380 91
Total on deposit with Receiver General..	\$ 12,023 79	\$ 11,216 87	\$ 11,698 30

Held by the Company—

Dominion of Canada War Loan, 1925, 5 p.c....	1,000 00	968 55	990 00
<i>Cities—</i>			
Alberni, B.C., 1934, 6 p.c.....	1,100 00	990 00	1,012 00
Calgary, 1918, 6 p.c.....	2,000 00	2,000 00	2,000 00
Total par, book and market values..	\$ 16,123 79	\$ 15,175 42	\$ 15,700 30

Carried out at book value.....	\$ 15,175 42
Cash at head office.....	20 00
Cash in Royal Bank of Canada, Toronto.....	3,989 33
Agents' balances.....	65 12
Total ledger assets.....	\$ 19,249 87

## OTHER ASSETS.

Market value of bonds and debentures over book value.....	524 88
Interest accrued.....	397 15
Outstanding premiums (net) (\$68.69 on business prior to Oct. 1, 1916).....	239 96
Office furniture.....	539 62
Total assets.....	\$ 21,001 48

## SESSIONAL PAPER No. 8

THE CASUALTY COMPANY—*Concluded.*

## LIABILITIES.

Reserve of unearned premiums, \$1,333.78; carried out at 80 per cent. ....	\$	1,067 02
Commission payable on sale of stock.....		2,830 00
Total liabilities.....	\$	3,897 02
Excess of assets over liabilities.....	\$	17,164 46
Capital stock paid in cash.....		19,687 51

## INCOME.

Gross cash received for premiums.....	\$	1,635 37
Deduct reinsurances, \$61.58; return premiums, \$24.91.....		86 52
Total net cash received for premiums.....	\$	1,548 85
Interest and dividends.....		864 98
Premium on capital stock.....		957 27
Total.....	\$	3,371 10
Received for calls on capital.....		1,434 32
Total income.....	\$	4,805 42

## EXPENDITURE.

Net amount paid for claims.....	\$	226 55
Commission or brokerage.....		624 68
Paid for taxes.....		183 33
Miscellaneous expenditure, viz.:—Advertising, \$50.63; furniture and fixtures, \$562.09; postage, telegrams, telephones and expices, \$281.51; painting and stationery, \$356.45; rent, \$195; office expenses, \$376.95; sundries, \$331.48; commission on stock, \$1,250 .....		3,383 21
Total expenditure.....	\$	4,417 77

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1915.....	\$	18,862 22
Amount of cash income.....		4,805 42
Total.....	\$	23,667 64
Amount of cash expenditure.....		4,417 77
Balance net ledger assets, December 31, 1916.....	\$	19,249 87

## SUMMARY OF RISKS AND PREMIUMS.

	Premiums.
	\$ cts.
Taken during the year, new and renewed.....	2,035 29
Deduct terminated.....	36 93
Gross in force at end of 1916 .....	1,998 37
Deduct reinsured.....	61 58
Net in force at end of 1916 .....	1,936 79

7 GEORGE V, A. 1917

# CHARTERED TRUST AND EXECUTOR COMPANY (Formerly The Title and Trust Company.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—E. F. B. JOHNSTON, K.C.

Vice-President—HON. W. A. CHARLTON.

Manager—JOHN J. GIBSON.

Secretary—J. M. PRENTISS.

Principal Office—Toronto.

(Incorporated by an Act of Parliament of Canada, 4-5 Edward VII. cap. 162, July 20, 1905. By an Act of the Parliament of Canada, 5 George V. cap. 70, the name was changed to "Chartered Trust and Executor Company." Dominion license issued July 19, 1907.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	273,000 00
Amount paid in cash.....	203,995 93

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate.....	\$ 250 00
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	58,088 59
The same, second liens.....	1,744 16
Amount of loans secured by bonds, stocks or other marketable collaterals. (For details, see Schedule A.).....	10,574 25
Book and market value of bonds and debts. (For details, see Schedule B.).....	101,168 36
Book and market value of stocks (For details, see Schedule C.).....	27,790 00
Cash at head office.....	6,153 08
Cash in Royal Bank of Canada, Toronto.....	14,281 24
Interest in Real Estate Syndicate.....	4,000 00
Total ledger assets.....	\$ 224,049 68

## OTHER ASSETS.

Interest accrued.....	3,470 75
Rents due.....	1,527 44
Accounts receivable.....	12,905 36
Office furniture and automobile.....	2,509 55
Total assets.....	\$ 244,462 78

## LIABILITIES.

Cash dividends to Stockholders, due and unpaid.....	\$ 5,927 69
Taxes due and accrued.....	235 10
Total liabilities.....	\$ 6,162 79
Surplus of assets over liabilities.....	\$ 238,299 99
Capital stock paid in cash.....	203,995 93
Surplus over liabilities and paid capital.....	\$ 34,304 06

## INCOME.

Cash received for premiums.....	\$ 50 07
Received for interest on investments and dividends on stocks.....	13,070 60
Total.....	\$ 13,120 67
Total net income from real estate and trust business.....	26,272 51
Total.....	\$ 39,393 18
Received for calls on capital.....	2,659 02
Total income.....	\$ 42,052 20

## SESSIONAL PAPER No. 8

## CHARTERED TRUST AND EXECUTOR—Continued.

## EXPENDITURE.

Paid for taxes.....	\$	150 00
Total expense of Title business.....	\$	150 00
Expenses of Trust business.....		23,617 24
Dividends paid during the year at 6 per cent.....		12,037 28
Total expenditure.....	\$	35,804 52

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1915.....	\$	232,626 40
Amount of cash income as above.....		42,052 20
Total.....	\$	274,678 60
Amount of expenditure as above.....	\$	35,804 52
Amount written off ledger assets.....		14,824 40
		50,628 92
Balance, net ledger assets at December 31, 1916.....	\$	224,049 68

## RISKS AND PREMIUMS.

<i>Title Risks.</i>	No.	Amount.	Premiums.
Taken during the year, new.....	1	\$ 15,000 00	\$ 78 75
Terminated during the year.....	18	30,851 00	

## SCHEDULE A.

*Loans on Collaterals, viz.:—*

	Par value.	Market value.	Amount loaned thereon.
10 shares Provident Land Co., stock.....	\$ 1,000 00	\$ 2,750 00	
5 shares in York St. Real Estate Syndicate.....	500 00	1,000 00	\$ 3,613 50
11 shares Provident Land Co., stock.....	1,100 00	3,025 00	
20 shares Dixon Real Estate Syndicate.....	2,000 00	6,000 00	1,359 00
10 shares Royce Park Real Estate Syndicate....	1,000 00	500 00	
18 shares Provident Land Co., stock.....	1,800 00	4,950 00	1,950 00
20 shares Berwick Land Co., Ltd.....	2,000 00	2,000 00	
Bond Canadian Locomotive Co., Ltd.....	400 00		275 00
Assignment of Berwick Land Co., Ltd., agree- ment.....	6,337 00	6,337 00	1,800 00
Assignment of $\frac{1}{2}$ share in an estate.....	43,107 90	43,107 90	1,576 75
	\$ 59,244 90	\$ 69,669 90	\$ 10,574 25

## SCHEDULE B.

## Bonds and debentures owned, viz.:—

	Par value.	Book and Market value.
<i>Governments—</i>		
† Dominion of Canada War Loan, 1925, 5 p.c....	\$ 2,500 00	\$ 2,475 00
Dominion of Canada War Loan, 1931, 5 p.c....	900 00	891 00
Anglo-French External Loan, 1920, 5 p.c.....	2,000 00	1,880 00
<i>Cities—</i>		
* Fernie, B.C., 1939, 5 p.c.....	10,000 00	8,400 00
* Fort William, 1927, 5 p.c.....	6,000 00	5,760 00
* Lethbridge, 1928, 5 p.c.....	55,000 00	50,600 00
Montreal (East) 1953, 5 p.c.....	4,000 00	3,560 00
* Moose Jaw, 1949, 4½ p.c.....	6,000 00	4,920 00
* Port Arthur, 1927, 5 p.c.....	1,500 00	1,425 00
<i>Towns—</i>		
Melville, 1952, 5 p.c.....	1,000 00	820 00
North Battleford, 1942, 5½ p.c.....	1,000 00	870 00
Orbow, 1917, 6 p.c.....	434 95	421 90
Yorkton, Sask., 1941 to 1942, 5 p.c.....	2,177 24	1,850 64
<i>Village—</i>		
Drumheller, 1929, 6 p.c.....	500 00	455 00
<i>Municipalities—</i>		
Cumberland, B.C., 1940, 5 p.c.....	4,000 00	3,440 00
Penticton, 1941, 5 p.c.....	2,000 00	1,700 00
* Point Grey, B.C., 1959, 5 p.c.....	6,000 00	5,100 00
West Kildonan, 1944, 5½ p.c.....	1,000 00	950 00

†\$2,000 with Ontario Government.

\* These debentures are held by the Receiver General, Ottawa, in respect of the Title insurance business of the company. The Port Arthur, Gananoque, Fort William and Can. Nor. West. Ry. debentures are held by the Department of Insurance, Ontario, in respect of the Trust and Title business of the company.

7 GEORGE V, A. 1917

CHARTERED TRUST AND EXECUTOR—*Concluded.*SCHEDULE B—*Concluded.*

Bonds and debentures owned, viz.:— <i>Concluded.</i>		Par value.	Book and Market value.
<i>Schools—</i>			
Saskatoon, (St. Paul's R.C.) 1928, 5 p.c.....	\$	1,334 34	\$ 1,147 53
Swift Current, 1944, 6 p.c.....		2,000 00	1,980 00
<i>Railway—</i>			
Can. Nor. Western Ry., 1st Mtge. (g'teed by Prov. of Abn.) 1942, 4½ p.c.....		3,002 73	2,522 29
Total par, book and market values...	\$	112,349 26	\$ 101,168 36

## SCHEDULE C.

Stocks owned, viz.:—		Par value.	Book and Market value.
54 shares Provident Land Co.....	\$	5,400 00	\$ 14,850 00
110 shares Brazilian Traction.....		11,000 00	5,060 00
8 shares Imperial Bank.....		800 00	1,608 00
8 shares Royal Bank.....		800 00	1,696 00
22 shares Dominion Bank.....		2,200 00	4,576 00
Total par, book and market values...	\$	20,200 00	\$ 27,790 00

SESSIONAL PAPER No. 8

# THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—F. W. EVANS.

Vice-President—BENJAMIN TOOKE.

General Manager—F. J. J. STARK.

Sec.-Treas.—F. H. PYPER.

Head Office—Montreal.

(Incorporated April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII, cap. 95, and in 1903 by 3 Edward VII, cap. 113, and in 1908 by 7-8 Edward VII, cap. 102, and in 1912 by 2 Geo. V, cap. 87; and by 2 Geo. V, cap. 88 the foregoing Acts (except cap. 87, 1912), were repealed and the provisions of said cap. 88 substituted therefor. Commenced business in Canada, June 6, 1893.)

## CAPITAL.

Amount of capital stock authorized, subscribed and paid in cash.....\$ 200,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate held by company.....	\$ 16,688 24
Book value of bonds and debts. (For details, see Schedule A).....	183,450 18
Electric plant (less reserves written off).....	124,157 53
Cash on hand at head office.....	1,423 23
Cash in banks—	
Molson's Bank.....	\$ 3,038 71
Royal Bank of Canada.....	712 11
Total cash in banks.....	3,750 82
Agents' ledger balances.....	544 48
Total ledger assets.....	\$ 330,014 48
Deduct market value of bonds and debentures under book value.....	20,755 15
	\$ 309,259 33

## OTHER ASSETS.

Interest accrued.....	793 12
Rents accrued.....	40 00
Claims recoverable, (guarantee) \$100; furniture, \$4,411.03.....	4,511 03
Premiums due and uncollected, viz.:	
Accident, (\$1,364.71 prior to Oct. 1, 1916).....	\$ 6,528 92
Guarantee, (\$93.75 prior to Oct. 1, 1916).....	1,507 84
Sickness, (\$588.32 prior to Oct. 1, 1916).....	4,807 99
Burglary, (\$332.11 prior to Oct. 1, 1916).....	4,896 10
Employers' Liability, (\$658.15 prior to Oct. 1, 1916).....	4,402 28
Automobile, (\$1,249.41 prior to Oct. 1, 1916).....	2,881 55
Total, \$25,024.68 (less, \$6,069.26 commission).....	18,955 42
Accounts receivable.....	1,870 89
Advance messenger service.....	28 82
Other assets (work under construction).....	10,445 78
Total assets.....	\$ 345,904 39

7 GEORGE V, A. 1917

## THE DOMINION GRESHAM—Continued.

## LIABILITIES.

Net amount of accident claims, adjusted and unpaid (\$300 accrued prior to 1916).....	\$ 2,245 00	
Net amount of sickness claims, adjusted and unpaid.....	1,345 00	
Net amount of burglary claims, adjusted and unpaid (\$1,000 accrued prior to 1916).....	2,445 17	
Net amount of employers' liability claims, adjusted and unpaid (\$1,450 accrued prior to 1916).....	4,520 00	
Net amount of automobile claims, adjusted and unpaid (\$1,000 accrued prior to 1916).....	1,910 00	
Net amount of guarantee claims, adjusted and unpaid.....	2,384 94	
Total net amount of unsettled claims.....	\$ 14,850 11	
Reserve of unearned premiums:—		
Accident.....	\$ 11,874 96	
Guarantee.....	2,564 84	
Sickness.....	7,230 23	
Burglary.....	20,017 04	
Employers' Liability.....	5,410 93	
Automobile.....	6,584 95	
Total reserve of \$53,682.97; carried out at 80 per cent.....		42,946 37
Taxes due and accrued.....		1,000 00
Directors' fees.....		1,000 00
Reinsurance premiums outstanding.....		2,409 41
Due and accrued for salaries, rent, advertising, etc.....		4,763 60
Amount of money borrowed.....		22,000 00
Total liabilities (excluding capital stock).....	\$ 88,969 49	
Excess of assets over liabilities.....	\$ 256,934 90	
Capital stock paid up.....	200,000 00	
Surplus of assets over liabilities and capital.....	\$ 56,934 90	

## INCOME.

Premiums.	CLASS OF BUSINESS.					
	Accident.	Auto- mobile.	Burglary.	Em- ployers' Liability.	Guaran- tee.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	40,293 90	19,340 89	48,931 68	16,566 14	5,587 79	20,898 24
Less reinsurance.....	2,856 98	296 68	255 76	44 19	415 99	469 75
Less return premiums....	10,919 30	8,379 05	6,981 25	5,878 39	1,069 81	5,406 69
Total deduction.....	13,776 28	8,675 73	7,237 01	5,922 58	1,485 80	5,876 44
Net cash received.....	26,517 62	10,665 16	41,694 67	10,643 56	4,101 99	15,021 80
Net cash received for premiums for the above classes of business.....	\$ 108,644 80					
Cash received for interest on investments.....	7,227 19					
Net earnings of other branches.....	16,537 64					
Total income.....	\$ 132,409 63					

## SESSIONAL PAPER No. 8

## THE DOMINION GRESHAM—Continued.

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.					
	Accident.	Auto- mobile.	Burglary.	Em- ployers' Liability.	Guaran- tee.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occurring in previous years.....	4,692 76	445 17	588 34	576 35	41 41	730 74
Paid for claims occurring during the year.....	6,806 15	2,059 46	7,147 79	4,535 49	3,073 49	6,079 92
Less reinsurance.....	337 58	106 62	58 99		1,967 26	23 74
Net payment for said claims.....	6,468 57	1,952 84	7,088 80		1,106 23	6,056 18
Total net payment for claims.....	11,161 33	2,398 01	7,677 14	5,111 84	1,147 64	6,786 92
Total net payment for all classes of business.....						
Commission and brokerage.....						\$ 34,282 88
Taxes.....						26,541 89
Salaries, fees and travelling expenses:—Salaries: head office, \$20,465.77; fees: directors, \$1,333.33; auditors, \$350; travelling expenses: officials, \$2,392.17; agents' bad debts, \$70.70.....						3,803 49
Miscellaneous expenditure, viz.: Advertising, \$1,494.70; furniture and fixtures, \$515.30; postage, telegrams, telephones and express, \$5,043.24; printing and stationery, \$2,619.87; rent, \$2,602.63.....						24,611 97
Total expenditure.....						\$ 101,488 97
SYNOPSIS OF LEDGER ACCOUNTS.						
Net ledger assets at December 31, 1915.....						\$ 286,174 50
Amount of income.....						132,409 63
Total.....						\$ 418,584 13
Amount of expenditure.....						\$ 101,488 97
Written off ledger assets.....						9,080 68
						110,569 65
Balance, net ledger assets, at December 31, 1916, (\$330,014.48 less \$22,000 ledger liability) \$						308,014 48

7 GEORGE V, A. 1917

## THE DOMINION GRESHAM—Continued.

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.							
	Accident.			Automobile.		Burglary.		
	No.	Amount	Premiums	No.	Premiums	No.	Amount	Premiums
		\$	\$ cts.		\$ cts.		\$	\$ cts.
Gross in force at end of 1915...	2,586	6,064,475	28,520 09	106	7,576 59	1,777	4,966,321	41,400 04
Taken in 1916—								
New.....	2,032	5,032,416	23,368 92	302	19,473 42	526	822,299	9,412 33
Renewed.....	1,751	3,896,585	16,745 31	21	1,697 20	2,592	4,521,192	36,758 62
Totals.....	6,369	14,993,476	68,634 32	429	28,747 21	4,895	10,309,812	87,570 99
Less ceased.....	4,049	9,591,000	40,769 61	154	15,270 58	2,261	5,820,903	47,160 75
Gross in force at end of 1916...	2,320	5,402,476	27,864 71	275	13,476 63	2,634	4,488,909	40,410 24
Less reinsured.....	.....	1,726,083	4,114 79	.....	306 72	.....	28,500	376 16
Net in force at end of 1916....	2,320	3,676,393	23,749 92	275	13,169 91	2,634	4,460,409	40,034 08

## SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.						
	Employers' Liability.		Guarantee.			Sickness.	
	No.	Premiums	No.	Amount.	Premiums	No.	Premiums
		\$ cts.		\$	\$ cts.		\$ cts.
Gross in force at end of 1916.....	99	6,579 42	212	1,120,289	4,829 05	1,642	12,295 64
Taken in 1916—							
New.....	179	15,825 96	237	1,387,747	4,716 20	1,179	13,105 63
Renewed.....	76	2,944 61	139	334,666	1,446 63	1,215	8,639 59
Totals.....	354	25,349 99	588	2,842,702	10,991 88	4,036	34,040 86
Less ceased.....	190	13,854 32	328	1,577,779	5,412 81	2,262	19,099 89
Gross in force at end of 1916.....	164	11,495 67	260	1,264,923	5,579 07	1,774	14,940 97
Less reinsured.....	.....	871 69	.....	137,000	449 35	.....	480 50
Net in force at end of 1916.....	164	10,623 98	260	1,127,923	5,129 72	1,774	14,460 47

Summary of net in force at end of 1916: No. 7,427; Premiums, \$107,168.08.

## SESSIONAL PAPER No. 8

THE DOMINION GRESHAM—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the company:—

<i>Cities—</i>	Par value.	Book value.	Market value.
Lachine, 1952, 4½ p.c.....	\$ 25,000 00	\$ 25,000 00	\$ 21,250 00
*Lethbridge, 1941, 4½ p.c.....	31,500 00	31,500 00	25,515 00
*Peterborough, 1931, 3½ p.c.....	15,000 00	14,670 00	12,900 00
*Sydney, 1923, 4 p.c.....	5,000 00	4,785 00	4,600 00
*Sydney, 1932-1934, 4 p.c.....	15,000 00	13,988 00	12,650 00
*Sydney, 1938, 4 p.c.....	5,000 00	4,619 00	4,100 00
*Three Rivers, Que., 1958, 4½ p.c.....	6,000 00	6,000 00	5,040 00
*Three Rivers, Que. (St. Maurice Bridge) 1958, 4½ p.c.....	15,000 00	15,000 00	12,600 00
Three Rivers, 1958, 4½ p.c.....	9,000 00	9,000 00	7,560 00
*Town of Buckingham, 1917, 5 p.c.....	30,000 00	30,450 00	30,000 00
County of Haldimand, 1917 to 1929, 4 p.c.....	16,164 73	15,438 18	14,260 03
<i>School—</i>			
*Montreal P., 1923, 4 p.c.....	13,000 00	13,000 00	12,220 00
Total par, book and market values...	\$ 185,664 73	\$ 183,450 18	\$ 162,695 03

\*On deposit with Receiver General.

## THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—R. J. HILLAS.

Vice-President and Secretary—T. E. GATY.

Principal Office—New York City.

Chief Agent in Canada—P. H. BORING.

Head Office in Canada—Montreal.

(Incorporated March 20, 1876. Dominion license issued May 15, 1905.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash. ....	\$ 1,000,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz:—

<i>Governments—</i>	Par value.	Market value.
Massachusetts, State, 1935, 3½ p.c.....	\$ 70,000 00	\$ 67,200 00
Massachusetts, State, 1938, 3½ p.c.....	30,000 00	28,500 00
Massachusetts, State, 1943, 3½ p.c.....	45,000 00	42,750 00
<i>Cities—</i>		
Sherbrooke, 1943, 5 p.c.....	15,000 00	14,700 00
Toronto, 1948, 4 p.c.....	19,953 33	16,960 33
<i>School—</i>		
Toronto, R.C., 1930, 4 p.c.....	32,000 00	28,160 00
Total on deposit with Receiver General.....	\$ 211,953 33	\$ 198,270 33

Carried out at market value.....	\$ 198,270 33
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*Other Assets in Canada.*

Cash at chief agency in Canada.....	25 06
Cash in Bank of Toronto, Montreal .....	1,067 60
Interest accrued.....	3,168 22
Agents' balances and premiums uncollected, viz:—	
Accident (\$247 on business prior to Oct. 1, 1916).....	\$ 14,189 87
Automobile .....	275 00
Burglary (\$175.50 on business prior to Oct. 1, 1916).....	4,209 50
Employers' Liability .....	280 07
Plate Glass.....	2,497 56
Sickness (\$262.50 on business prior to Oct. 1, 1916).....	17,515 47
Steam Boiler (\$86 on business prior to Oct. 1, 1916).....	3,573 72

Net amount of Agents' balances and premiums uncollected \$12,541.19 (less \$12,632.84 commission).....	29,908 35
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Total assets in Canada.....	\$ 232,439 56
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## SESSIONAL PAPER No. 8

## THE FIDELITY AND CASUALTY—Continued.

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted, viz.:—

Accident.....	\$ 4,500 00
Automobile.....	975 00
Burglary.....	888 66
Employers' Liability.....	773 00
Plate Glass.....	749 66
Sickness.....	9,000 00

Total net amount of unsettled claims..... \$ 16,886 32

Reserve of unearned premiums—

Accident.....	\$ 36,432 84
Automobile.....	3,589 73
Burglary.....	10,447 60
Employers' Liability.....	3,758 28
Plate Glass.....	5,768 91
Sickness.....	33,937 14
Steam Boiler.....	36,161 16

Total reserve, \$130,095.66; carried out at 80 per cent..... 104,077 53

Taxes, due and accrued..... 2,510 32

Total liabilities in Canada..... \$ 123,474 17

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.						
	Accident	Auto- mobile	Burglary.	Employ- ers' Liability.	Plate Glass.	Sickness.	Steam Boiler and Fly Wheel.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	81,683 87	8,048 38	21,398 85	5,839 10	9,391 18	71,120 19	34,481 05
Less reinsurance.....					252 33		
Less return premiums.....	5,744 83	826 51	1,407 25	167 17	839 78	4,257 89	9,930 04
Total deduction.....					1,092 11		
Net cash received.....	75,939 04	7,221 87	19,991 60	5,671 93	8,299 07	66,862 30	24,551 01

Net cash received for premiums for all classes of business..... \$ 208,536 82

Cash received for interest on investments..... 6,888 12

Total income in Canada..... \$ 215,424 94

7 GEORGE V, A. 1917

THE FIDELITY AND CASUALTY—Continued.  
EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.						
	Accident.	Auto- mobile.	Burglary.	Employ- ers' Liability.	Plate Glass.	Sickness.	Steam Boiler and Fly Wheel.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	3,134 75	656 61	921 42	25 70	496 40	5,768 13	575 60
Paid for claims occurring during the year.....	20,946 58	1,248 50	2,271 28	195 00	4,686 29	33,523 23	871 58
Less reinsurance.....					79 88		
Net payment for said claims.....					4,606 41		
Total net payment for claims.	24,081 33	1,905 11	3,192 70	220 70	5,102 81	39,291 36	1,447 18
Total net payments for claims for all classes of business.....\$ 75,241 19							
Commission and brokerage.....66,506 61							
Taxes.....5,032 74							
Salaries, fees and travelling expenses:—General and special agents, \$11,565.20; travelling expenses:—Agents, \$2,855.16.....14,420 36							
Miscellaneous expenditure, viz.—Advertising, \$61.79; furniture and fixtures, \$356 25; inspections and surveys, \$7,987.25; legal expenses, \$18; petty expenses, \$269.12; medical examiners' fees, \$29; postage, telegrams, telephones and express, \$2,388.56; printing and stationery, \$376.77; rents, \$2,642 48; underwriters' boards, associations, etc., \$25; proportion of Home Office expenses, including claim expenses properly chargeable to Canadian business, \$10,190.39; subscription, \$7.20; exchange, \$19.32.....24,371 13							
Total expenditure in Canada.....\$ 185,572 03							

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.								
	Accident.			Automobile			Burglary.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	9,129	30,263,083	77,257 64	190	524,500	2,596 24	2,366	2,481,670	22,164 89
Taken in 1916, new and renewed.....	5,050	29,845,674	93,023 24	222	2,247,000	10,987 87	1,483	2,926,945	26,172 87
Totals.....	14,179	60,108,757	170,280 88	412	2,771,500	13,584 11	3,849	5,408,615	48,337 76
Less ceased.....	10,253	36,334,619	97,187 70	270	1,203,000	6,404 65	344	3,105,845	27,230 41
Gross and net in force at end of 1916	3,926	23,774,138	73,093 18	142	1,478,500	7,179 46	3,505	2,302,770	21,107 35

## SESSIONAL PAPER No. 8

THE FIDELITY AND CASUALTY—Continued.  
SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.					
	Employers' Liability.			Plate Glass.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	283	1,111,000	5,937 44	1,930	691,680	15,883 08
Taken in 1916, new and renewed.....	167	1,754,000	6,755 26	742	504,550	12,865 79
Totals.....	450	2,865,000	12,692 70	2,672	1,196,230	28,748 87
Less ceased.....	24	1,163,500	4,922 92	267	726,193	15,485 99
Gross in force at end of 1916.....	426	1,701,500	7,769 78	2,405	470,037	13,262 88
Less reinsured.....					10,093	252 33
Net in force at end of 1916.....	426	1,701,500	7,769 78	2,405	459,944	13,010 55

Risks and Premiums.	CLASS OF BUSINESS.				
	Sickness.		Steam Boiler and Fly Wheel.		
	No.	Premiums	No.	Amount.	Premiums
		\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	7,302	69,446 84	543	8,278,602	70,792 18
Taken in 1916, new and renewed.....	3,891	85,582 29	223	6,754,000	31,127 77
Totals.....	11,193	155,029 13	766	15,032,602	101,919 95
Less ceased.....	8,205	87,154 84	79	3,988,000	31,669 57
Gross and net in force at end of 1916.....	2,988	67,874 29	687	11,044,602	70,250 38

Summary of net in force at end of 1916, No. 14,079; Premiums \$260,284.99

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Total net cash received for premiums.....	\$ 9,673,428 11
Interest and dividends.....	483,556 65
Rents.....	130,655 45
Fidelity Insurance fund.....	768 39
Agents' balances previously charged off.....	735 81
Suspense account.....	441 42
Munich Reinsurance Co., (Reserve retained under contract).....	162,509 48
Gross profit on sale or maturity of bonds and stocks.....	178,166 71
All other income.....	37,458 84
Total income.....	\$10,667,720 86



SESSIONAL PAPER No. 8

THE FIDELITY AND CASUALTY—*Concluded.*

## EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1916.
	\$ cts.	\$ cts.	\$ cts.
Accident.....	2,358,739 77	2,395,643 01	1,830,813 93
Health.....	1,788,467 52	1,736,234 39	1,374,376 42
Liability.....	2,557,468 24	2,406,199 98	1,817,406 08
Plate Glass.....	507,393 78	514,640 22	416,341 58
Steam Boiler.....	751,649 51	593,980 64	1,240,876 70
Burglary and Theft.....	840,538 91	807,224 26	839,417 99
Fidelity.....	441,965 48	388,708 75	325,597 72
Fly Wheel.....	157,293 75	111,999 74	260,599 66
Workmen's collective.....	1,390 60	4,077 15	454 42
Surety.....	554,738 17	425,076 56	383,290 58
Auto and Teams, Property Damage and Collision .....	332,495 59	247,065 88	239,762 64
Workmen's Compensation.....	2,634,004 07	2,547,237 00	1,859,926 14

# \*THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—DR. W. A. YOUNG.

Manager and Secretary—J. J. DURANCE.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII, cap. 98; assented to July 13, 1906. On April 26, 1916, the power of the Company was extended to include Steam Boiler insurance, under the provisions of section 81 of the Insurance Act, 1910. Dominion license issued September 4, 1906.)

### CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	400,000 00
Amount paid thereon in cash.....	100,000 00
Amount of premium on capital stock paid in by stockholders.....	60,000 00

(For List of Shareholders, see Appendix.)

### ASSETS.

Book value of bonds and debts. (For details, see Schedule A.).....	\$ 311,281 93
Book value of stocks (For details, see Schedule B).....	70,095 87
Cash at head office.....	225 00
Cash in Imperial Bank of Canada, Toronto.....	37,883 92
Balance due from officials' travelling expense account, \$63.52; General Accident Fire Corp., Ltd., Toronto, \$32.66.....	96 18
Total ledger assets.....	\$ 419,582 90
Deduct market value of bonds, debts. and stocks under book value.....	21,690 39
	\$ 397,892 51

### OTHER ASSETS.

Interest accrued.....	6,072 54
Office furniture, fittings and engineering equipment.....	3,758 31
Premiums due and uncollected, viz.:-	
Accident (\$745.35 on business prior to Oct. 1, 1916).....	\$ 5,925 16
Automobile (\$1,764.73 on business prior to Oct. 1, 1916).....	8,102 42
Employers' Liability (\$2,025.90 on business prior to Oct. 1, 1916).....	19,501 47
Sickness (\$475.64 on business prior to Oct. 1, 1916).....	3,329 04
Steam Boiler (\$374.14 on business prior to Oct. 1, 1916).....	5,502 87
Total (\$57,313.23 less \$14,952.27 commission deducted).....	42,360 96
Total assets.....	\$ 450,084 32

\* The business of the Canadian Casualty and Boiler Insurance Co. was merged with the business of this company as at June 30, 1916, and the income and expenditure in this statement show separately the amounts received and disbursed by the Canadian Casualty up to the date of the merger.

## SESSIONAL PAPER No. 8

THE GENERAL ACCIDENT—*Continued.*

## LIABILITIES.

(1) *Liabilities in Canada.*

Unsettled claims:—	
Employers' Liability claims, unadjusted.....	\$ 28,438 99
Employers' Liability claims, resisted, in suit.....	9,000 00
Total liability claims, unsettled (\$18,493 accrued in previous years).....	\$ 37,438 99
Automobile claims, unadjusted (\$721.38 accrued in previous years).....	\$ 7,446 58
Accident claims, unadjusted (\$1,875 accrued in previous years).....	4,234 32
Combined Accident and Sickness.....	4,286 22
Sickness.....	1,283 83
Steam Boiler ".....	600 00
Total net amount of unsettled claims.....	\$ 55,289 94
Reserve of unearned premiums:—	
Accident.....	\$ 23,849 71
Combined Accident and Sickness.....	2,429 30
Automobile.....	37,637 17
Employers' Liability.....	42,468 82
Sickness.....	11,651 98
Steam Boiler.....	49,187 30
Total reserve, \$167,224.28; carried out at 80 per cent.....	133,779 41
Due and accrued for salaries, rent, etc.....	3,184 67
Due General Accident of Perth.....	1,854 52
Due for reinsurance, \$1,031.39 (less \$393.51 commission).....	637 88
Taxes due and accrued.....	7,402 25
Agents' credit balances.....	82 33
Total liabilities in Canada.....	\$ 202,231 00

(2) *Liabilities in other Countries.*

Unsettled claims:—	
Accident claims, unadjusted.....	\$ 1,250 00
Employers' Liability claims, unadjusted.....	9,000 00
Total net amount of unsettled claims.....	\$ 10,250 00
Reserve of unearned premiums:—	
Accident.....	\$ 324 19
Automobile.....	931 77
Employers' Liability.....	2,795 09
Sickness.....	81 97
Steam boiler.....	1,226 68
Total reserve \$5,359.70, carried out at 80 per cent.....	4,287 76
Total liabilities in other countries.....	\$ 14,537 76
Total liabilities (except capital stock) in all countries.....	\$ 216,768 76
Excess of assets over liabilities.....	\$ 233,315 56
Capital stock paid in cash.....	100,000 00
Surplus over liabilities and capital.....	\$ 133,315 56

7 GEORGE V, A. 1917

THE GENERAL ACCIDENT—Continued.  
INCOME.

Premiums.	CLASS OF BUSINESS.			
	Accident.		Automobile.	
	In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received—Can. Cas.....	16,855 34	82 50	10,789 42	
Gen. Acc.....	42,690 75	674 85	68,861 02	2,716 56
Total.....	59,546 09	757 35	79,650 44	
Less reinsurance—Can. Cas.....	121 74			
Gen. Acc.....	3,068 04			
Total.....	3,189 78			
Net cash received—Can. Cas.....	16,733 60	82 50	10,789 42	
Gen. Acc.....	39,622 71	674 85	68,861 02	
Total.....	56,356 31	757 35	79,650 44	2,716 56

Premiums.	CLASS OF BUSINESS.			
	Sickness.		Steam Boiler.	
	In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received—Can. Cas.....	6,303 37		15,713 33	369 80
Gen. Acc.....	23,634 11	190 94	17,815 38	509 04
Total.....	29,937 48		33,528 71	878 84
Less reinsurance—Can. Cas.....	80 00		91 70	
Gen. Acc.....	1,273 08		167 57	
Total.....	1,353 08		259 27	
Net cash received—Can. Cas.....	6,223 37		15,621 63	369 80
Gen. Acc.....	22,361 03		17,647 81	509 04
Total.....	28,584 40	190 94	33,269 44	878 84

Premiums.	CLASS OF BUSINESS.		
	Employers' Liability.		Combined Accident and Sickness.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received—Gen. Acc.....	90,837 69	10,308 33	44,601 43
Less reinsurance—Gen. Acc.....	712 75		
Net cash received—Gen. Acc.....	90,124 94	10,308 33	44,601 43

Net cash received for premiums for all classes of business in all countries .....	\$ 347,438 68
Cash received for interest on investments.....	18,919 10
Received from profit on sale of securities.....	1,531 64
Special services.....	1,714 73
Total income.....	\$ 369,604 50

SESSIONAL PAPER No. 8

THE GENERAL ACCIDENT—*Continued.*

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.		
	Accident.		Automobile.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years			
Can. Cas.....	2,466 84	1,437 82	1,135 72
Gen. Acc.....	2,427 53	1,708 38	16,593 64
Total.....	4,894 37	3,146 20	17,729 36
Paid for claims occurring during the year—			
Can. Cas.....	3,086 24	125 71	2,452 12
Gen. Acc.....	12,306 70		15,476 40
Total.....	15,393 00		17,928 52
Less savings and salvage—Gen. Acc.....	527 21		
Net payment for said claims—Can. Cas.....	3,086 24		
Gen. Acc.....	11,779 55		
Total.....	14,865 79		
Total net payment for claims—Can. Cas.....	5,553 08	1,563 53	3,587 84
Gen. Acc.....	14,207 08	1,708 38	32,070 04
Total.....	19,760 16	3,271 91	35,657 88

Claims.	CLASS OF BUSINESS.		
	Sickness.		Steam Boiler.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years—			
Can. Cas.....	2,675 73		411 02
Gen. Acc.....	4,792 34	122 50	
Total.....	7,468 07	122 50	411 02
Paid for claims occurring during the year—			
Can. Cas.....	2,163 05	5 71	231 32
Gen. Acc.....	10,164 90	25 00	1,872 56
Total.....	12,327 95	30 71	2,103 88
Less savings and salvage—Gen. Acc.....	297 50		
Net payment for said claims—Can. Cas.....	2,163 05		
Gen. Acc.....	9,867 40		
Total.....	12,030 45		
Total net payment for claims—Can. Cas.....	4,838 78	5 71	642 34
Gen. Acc.....	14,659 74	147 50	1,872 56
Total.....	19,498 52	153 21	2,514 90

7 GEORGE V, A. 1917

## THE GENERAL ACCIDENT—Continued.

## EXPENDITURE—Concluded.

Claims.	CLASS OF BUSINESS.		
	Employers' Liability.		Combined Accident and Sickness.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Net payment for said claims, occurring in previous years—Gen. Acc't.....	13,851 78		3,604 13
Paid for claims occurring during the year—Gen. Acc't.....	29,222 67	450 87	16,946 76
Total net payment for claims—Gen. Acc't.....	43,074 45	450 87	20,550 89
Total net payment for claims for all classes of business.....	\$ 144,932 79		
Dividends paid stockholders at 20 per cent.....	20,000 00		
Commission (including commission on profits) and brokerage.....	92,837 79		
Taxes.....	9,146 74		
Salaries, fees and travelling expenses—Salaries:—Head Office, \$37,440.17; general and special agents, \$2,381.70; fees:—Directors, \$1,549.98; auditors, \$1,125; travelling expenses:—Officials, \$10,293.76;.....	52,790 61		
Miscellaneous expenditure, viz.:—Advertising, \$2,347.15; furniture and fixtures, \$67; elevator inspection fees, \$1,758.18; legal expenses, \$2,507.09; medical examiners' fees, \$518; postage, telegrams, telephones and express, \$3,237.07; printing and stationery, \$3,091.78; rents, \$4,837.04; underwriters' boards, associations, etc., \$761.66; sundry charges and expenses, \$3,363.27.....	22,508 24		
Total expenditure.....	\$ 342,216 17		

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1915, Canadian Casualty, \$140,798.44; General Accident, \$249,459.28.....	\$ 390,257 72
Amount of income as above.....	369,604 50
Total.....	\$ 759,862 22
Amount of expenditure as above.....	342,216 17
Balance, net ledger assets, December 31, 1916, (\$419,582.90, less \$1,936.85 net ledger liabilities) \$	417,646 05

## SUMMARY OF RISKS AND PREMIUMS.

Accident Risks.	CLASS OF BUSINESS.								
	In Canada.			In other Countries.			Total in All Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915—									
Canadian Casualty.....	2,178	5,305,550	28,917 34	112	188,000	756 70	2,290	5,493,550	29,674 04
General Accident.....	1,754	5,340,250	29,121 03	5	13,000	72 50	1,759	5,353,250	29,193 53
Total.....	3,932	10,645,800	58,038 37	117	201,000	829 20	4,049	10,846,800	58,867 57
Taken in 1916—									
New.....	685	1,564,400	9,527 65	13	31,750	168 94	698	1,596,150	9,696 59
Renewed.....	4,793	12,564,075	64,818 67	118	157,000	783 45	4,911	12,721,075	65,602 12
Totals.....	9,410	24,774,275	132,384 69	248	389,750	1,781 59	9,658	25,164,025	134,166 28
Less ceased.....	5,808	15,766,400	81,912 87	169	260,000	1,108 20	5,977	16,026,400	83,021 07
Gross in force at end of 1916.....	3,602	9,007,875	50,471 82	79	129,750	673 39	3,681	9,137,625	51,145 21
Less reinsured.....		641,250	2,682 12			31 25		641,250	2,713 37
Net in force at end of 1916.....	3,602	8,366,625	47,789 70	79	129,750	642 14	3,681	8,496,375	48,431 84

## SESSIONAL PAPER No. 8

## THE GENERAL ACCIDENT—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Continued.

	CLASS OF BUSINESS.								
	In Canada.			In Other Countries.			Total in All Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Combined Accident and Sickness.									
Gross in force at end of 1915.....	354	156,730	3,543 35						
Taken in 1916—									
New.....	2,419	787,200	8,775 29						
Renewed.....	3,138	1,178,155	6,608 33						
Totals.....	5,911	2,122,085	18,926 97						
Less ceased.....	5,421	1,912,885	16,497 67						
Gross and net in force at end of 1916.....	490	209,200	2,429 30						
Automobile Risks.									
Gross in force at end of 1915—									
Canadian Casualty	654		20,237 75				654		20,237 75
General Accident..	992	9,666,000	38,738 34	402	2,215,000	1,243 71	1,394	12,181,000	39,982 05
Total.....	1,646		58,976 09				2,048	12,181,000	60,219 80
Taken in 1916—									
New.....	2,534	14,863,000	104,557 48	1,071	5,897,500	2,567 59	3,605	20,760,500	107,125 07
Renewed.....	30	190,000	3,349 04				30	190,000	3,349 04
Totals.....	4,210	25,019,000	166,882 61	1,473	8,112,500	3,811 30	5,683	33,131,500	170,693 91
Less ceased.....	2,434	14,438,000	91,208 28	656	3,620,000	1,947 75	3,090	18,058,000	93,156 03
Gross and net in force at end of 1916.....	1,776	10,581,000	75,674 33	817	4,492,500	1,863 55	2,593	15,073,500	77,537 88
Employers' Liability Risks.									
Gross in force at end of 1916—Gen. Acc't.....	728	6,546,000	71,753 37	352	3,396,500	6,114 36	1,080	9,942,500	77,867 73
Taken in 1916—									
New.....	446	4,232,500	71,183 51	527	4,690,000	7,865 20	973	8,922,500	79,048 71
Renewed.....	430	3,624,500	42,483 54				430	3,624,500	42,483 54
Totals.....	1,604	14,403,000	185,420 42	879	8,086,500	13,979 56	2,483	22,489,500	199,399 98
Less ceased.....	815	7,400,000	103,322 45	497	4,739,000	8,484 32	1,312	12,139,000	111,806 77
Gross in force at end of 1916.....	789	7,003,000	82,097 97	382	3,347,500	5,495 24	1,171	10,350,500	87,593 21
Less reinsured.....		20,000	514 00					20,000	514 00
Net in force at end of 1916.....	789	6,983,000	81,583 97	382	3,347,500	5,495 24	1,171	10,330,500	87,079 21

7 GEORGE V, A. 1917

## THE GENERAL ACCIDENT—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Concluded.

	CLASS OF BUSINESS.								
	In Canada.			In other Countries.			Total in All Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
<b>Sickness Risks.</b>		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915—									
Canadian Casualty.	1,016		11,829 39	22		170 00	1,038		11,999 39
General Accident.	1,153		15,223 76	1		20 00	1,154		15,243 76
Total	2,169		27,053 15	23		190 00	2,192		27,243 15
Taken in 1916—									
New	489		5,248 64	4		31 94	493		5,280 58
Renewed	2,902		31,474 39	25		201 50	2,928		31,675 89
Totals	5,560		63,776 18	53		423 44	5,613		64,199 62
Less ceased	3,597		39,393 71	33		259 50	3,630		39,653 21
Gross in force at end of 1916	1,963		24,382 47	20		163 94	1,983		24,546 41
Less reinsured			1,078 50						1,078 50
Net in force at end of 1916	1,963		23,303 97	20		163 94	1,983		23,467 91
<b>Steam Boiler Risks.</b>									
Gross in force at end of 1915, Canadian Casualty	1,188	13,374,186	87,699 32				1,188	13,374,186	87,699 32
Taken in 1916—									
New	509	4,746,881	44,445 91	11	400,100	1,534 29	520	5,146,981	45,980 20
Renewed	3	29,500	126 67				3	29,500	126 67
Totals	1,700	18,150,567	132,271 90				1,711	18,550,667	133,806 19
Less ceased	525	5,346,112	38,137 35	1	25,000	44 80	526	5,971,112	38,182 15
Gross in force at end of 1916	1,175	12,804,455	94,134 55	10	375,100	1,489 49	1,185	13,579,555	95,624 04
Less reinsured		553,085	325 65					553,085	325 65
Net in force at end of 1916	1,175	12,251,370	93,808 90	10	375,100	1,489 49	1,185	12,026,470	95,298 39

Summary of net in force at end of 1916: No. 11,103; Premiums, \$334,244.53.

## SCHEDULE A.

Bonds and debentures owned by the Company:—

On deposit with Receiver General:—

Cities—	Par value.	Book value.	Market value.
Brandon, 1952, 4½ p.c.	\$ 5,000 00	\$ 4,534 65	\$ 4,200 00
Cranbrook, 1951, 5 p.c.	5,000 00	4,615 24	3,950 00
Kamloops, 1931, 5 p.c.	5,000 00	5,000 00	4,500 00
Kamloops, 1937, 5 p.c.	5,000 00	4,841 97	4,400 00
Moosejaw, 1950, 4½ p.c.	2,006 63	1,922 81	1,645 43
Nanaimo, 1960, 5 p.c.	5,000 00	5,000 00	4,200 00
North Vancouver, 1960, 5 p.c.	3,000 00	2,752 38	2,520 00
Prince Albert, 1942, 4½ p.c.	15,000 00	13,500 74	12,000 00
Revelstoke, 1960, 5 p.c.	5,000 00	5,000 00	4,100 00
Saskatoon, 1939, 5 p.c.	5,000 00	5,263 69	4,500 00
Toronto, 1924, 4½ p.c.	10,000 00	9,806 07	9,700 00
Valleyfield, 1933, 5 p.c.	3,000 00	3,140 39	2,790 00
Winnipeg, 1925, 4 p.c.	8,000 00	7,980 12	7,360 00
<b>School—</b>			
Edmonton, 1921, 4½ p.c.	5,000 00	4,891 74	4,750 00

Total on deposit with Receiver General. \$ 81,006 63 \$ 78,689 80 \$ 70,615 43



## THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—ROBERT NESS.

Vice-President—L. A. LAVALLEE, K.C.

Manager—R. A. LEDUC.

Secretary—BARON JOSEPH D'HALEWYN.

Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, April 27, 1907. Dominion license issued November 5, 1908.)

## CAPITAL.

Amount of joint capital stock authorized.....	\$ 500,000 00
Amount subscribed.....	105,300 00
Amount paid in cash.....	62,610 00
Amount of premium on capital stock paid in by stockholders.....	1,338 50

(For List of Shareholders, see Appendix.)

## ASSETS.

Bonds and debts. owned:—

*On deposit with Receiver General—*

	Par value.	Book value.	Market value.
City of Columbia (Grand Forks, B.C.), 1920, 6 p.c.....	\$ 5,000 00	\$ 5,175 50	\$ 4,900 00
Village of Cartierville, 1942, 5 p.c.....	5,000 00	4,906 00	4,800 00
Parish of St. Romuald d'Etchemin, 1939, 5 p.c.....	5,000 00	5,000 00	4,400 00
Municipalité Scolaire de St. Jean de la Croix, 1938, 5 p.c.....	11,000 00	11,000 00	9,900 00
Total on deposit with Receiver General..	\$ 26,000 00	\$ 26,081 50	\$ 24,000 00

*Held by the Company—*

Quebec Railway, Light, Heat and Power Co., Ltd., (1st mtg.) 1939, 5 p.c.....	7,000 00	4,307 50	4,970 00
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Total par, book and market values...	\$ 33,000 00	\$ 30,389 00	\$ 28,970 00
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Carried out at book value.....	\$ 30,389 00
Cash at head office.....	3,621 96
Cash in Bank of Hochelaga, Montreal.....	4,180 53
Total ledger assets.....	\$ 38,191 49
Deduct market value of bonds and debentures under book value.....	1,419 00
	\$ 36,772 49

## OTHER ASSETS.

Interest due, \$175; accrued, \$550.....	725 00
Office furniture.....	2,322 60
Net premiums due and uncollected (\$1,876.50 on business prior to Oct. 1, 1916) vis.:— \$6,862.24 less, \$1,372.44 com.).....	5,489 80
Medical fees.....	23 50
Total assets.....	\$ 45,333 39

## SESSIONAL PAPER No. 8

THE GENERAL ANIMALS—*Continued.*

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of live stock claims, unadjusted.....	\$	1,407 00
"                    "                    resisted, in suit.....		2,000 00
"                    "                    resisted, not in suit.....		1,000 00
Total net amount of unsettled live stock claims.....	\$	4,407 00
Reserve of unearned premiums, \$19,335.93; carried out at 80 per cent.....		15,468 74
Taxes due and accrued.....		264 75
Reinsurance premiums, due.....		128 10
Total liabilities in Canada.....	\$	20,268 59

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, \$39.10; carried out at 80 per cent.....	\$	31 28
Total liabilities in other countries.....	\$	31 28
Total liabilities in all countries (except capital stock).....	\$	20,299 87
Surplus of assets over liabilities.....	\$	25,033 52
Capital stock paid in cash.....		62,610 00

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 55,921 70	\$ 310 68
Deduct reinsurances, \$754.97; return premiums, \$4,445.14....	5,230 11	
Net cash received for said premiums.....	\$ 50,691 59	\$ 310 68
Total net cash received for live stock premiums in all countries.....		\$ 51,002 27
Received for interest.....		2,519 82
Total.....		\$ 53,522 09
Received for calls on capital.....		2,725 00
Total income.....		\$ 56,247 09

## EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$	2,316 66
Amount paid for claims occurring during the year.....	\$	26,452 45
Deduct reinsurances.....		140 00
Net amount paid for said claims.....	\$	26,312 45
Total net amount paid for live stock claims.....	\$	28,629 11
Commission or brokerage.....		9,749 18
Paid for salaries of officials, \$5,659.65; do., of agents, \$2,628.94; auditors' fees, \$250; travelling expenses, \$1,813.30.....		10,351 89
Taxes.....		2,234 61
Miscellaneous expenditure, viz.: Printing and stationery, \$2,035.07; furniture and fixtures, \$187.51; advertising, \$531.60; sundry expenses, \$315.29; postage, telegrams, telephone, and express, \$1,262.66; rent, \$1,530; legal expenses, \$431.29; collection and exchange, \$59.45; medical examiners' fees, \$102.50.....		6,535 40
Total expenditure.....	\$	57,500 19

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1915.....	\$	39,444 59
Amount of income as above.....		56,247 09
Total.....	\$	95,691 68
Amount of expenditure as above.....		57,500 19
Balance, net ledger assets, at December 31, 1916.....	\$	38,191 49

7 GEORGE V, A. 1917

THE GENERAL ANIMALS—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	1,154	445,587	35,129 27	2	250	18 00	1,156	445,837	35,147 27
Taken in 1916.....	2,321	1,234,716	58,119 94	21	21,368	310 68	2,342	1,256,084	58,430 62
Totals.....	3,475	1,680,303	93,249 21	23	21,618	328 68	3,498	1,701,921	93,577 89
Less ceased.....	1,855	1,124,254	55,225 30	19	20,816	250 48	1,874	1,145,070	55,475 78
Gross in force at end of 1916.....	1,620	556,049	38,023 91	4	802	78 20	1,624	556,851	38,102 11
Less reinsured.....	.....	10,915	425 65	.....	.....	.....	.....	10,915	425 65
Net in force at end of 1916.....	1,620	545,134	37,598 26	4	802	78 20	1,624	545,936	37,676 46

## SESSIONAL PAPER No. 8

## THE GLOBE INDEMNITY COMPANY OF CANADA.

*(Formerly The Canadian Railway Accident Insurance Company.)*

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—J. G. THOMPSON.

Vice-President—LEWIS LAING.

Manager and Secretary—JOHN EMO.

Principal Office—Montreal.

(Incorporated July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106 and again in 1914, the name of the Company being changed to "The Globe Indemnity Company of Canada." On October 5, 1911 the power of the Company was extended to include automobile, burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business in Canada August 27, 1895.)

## CAPITAL.

Amount of capital authorized.....	\$ 500,000 00
Amount of capital subscribed.....	250,000 00
Amount of capital paid thereon in cash.....	100,000 00

*(For list of Shareholders, see Appendix.)*

## ASSETS.

Loans secured by bond or mortgage on real estate, first liens.....	\$ 10,500 00
Book value of bonds and debts., <i>(For details, see Schedule A.)</i> .....	408,599 58
Cash at head office and branch.....	4,476 05
Cash in banks, viz:—	
Royal Bank, Montreal.....	\$ 37,863 92
"    Winnipeg.....	500 00
"    Vancouver.....	750 00
"    Fort William.....	250 00
"    Calgary.....	1,246 36
"    Toronto.....	750 00
Molson's Bank, Montreal.....	4,890 71
Total cash in banks.....	46,250 99
Total ledger assets.....	\$ 409,826 63
Deduct market value of bonds and debentures under book value.....	29,490 56
	\$ 440,336 06

## OTHER ASSETS.

Railroad collection lists due.....	10,442 44
Interest accrued.....	5,177 73
Office furniture and equipment (less 25 p.c.).....	8,721 92
Gross premiums due and uncollected, viz:—	
Accident, (\$9,318.08 on business prior to Oct. 1, 1916).....	\$ 57,074 84
Sickness, (\$6,212.05 on business prior to Oct. 1, 1916).....	38,051 54
Employers' Liability, (\$4,096.20 on business prior to Oct. 1, 1916).....	22,165 75
Burglary.....	310 01
Automobile, (\$1,350.63 on business prior to Oct. 1, 1916).....	7,041 38
Guarantee, (\$155.59 on business prior to Oct. 1, 1916).....	1,765 87
Total, \$126,409.39 (less \$20,697.38 commission).....	105,712 01
Total assets.....	\$ 570,390 16

7 GEORGE V, A. 1917

## THE GLOBE INDEMNITY—Continued.

## LIABILITIES.

Net amount of unsettled claims:—		
Accident, unadjusted.....	\$	24,943 96
Sickness, unadjusted.....		18,291 93
Employers' Liability, unadjusted.....	\$	57,401 13
"    "    resisted, in suit.....		2,000 00
Net amount of unsettled employers' liability claims (\$30,438 accrued in previous years).....		59,401 13
Automobile, unadjusted.....		5,889 25
Guarantee, unadjusted.....		4,234 00
Total net amount of unsettled claims.....	\$	112,760 27
Reserve of unearned premiums, viz.:—		
Accident.....	\$	93,977 58
Sickness.....		60,791 23
Employers' Liability.....		34,731 79
Burglary.....		512 32
Automobile.....		19,030 24
Guarantee.....		12,647 89
Total, \$221,691.05; carried out at 80 per cent.....		177,352 84
Due for reinsurance premiums.....		329 06
Due and accrued for rent.....		1,250 00
Taxes due and accrued.....		7,030 57
Reserve deposits of unlicensed reinsurers.....		5,517 36
Total liabilities (excluding capital stock).....	\$	304,240 10
Excess of assets over liabilities.....	\$	266,150 06
Capital stock paid in cash.....		100,000 00
Surplus over liabilities and capital.....	\$	166,150 06

## INCOME.

Premiums.	Class of Business.					
	Accident.	Automobile	Burglary.	Employers' Liability.	Guarantee.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	253,335 57	57,410 25	1,342 14	158,049 97	28,595 67	164,092 79
Less reinsurance.....	11,533 66			1,925 00	5,814 23	
" return premiums.....	49,602 40	18,964 44	352 19	31,755 50	4,755 39	33,068 27
Total deduction.....	61,136 06			33,680 50	10,569 62	
Net cash received.....	192,199 51	38,445 81	989 95	124,369 47	18,026 05	131,024 52
Net cash received for premiums for the above classes of business.....	\$					505,055 31
Cash received for interest on investments.....						20,890 88
Total income.....	\$					525,946 19

## SESSIONAL PAPER No. 8

THE GLOBE INDEMNITY—*Continued.*

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.					
	Accident.	Automobile	Burglary.	Employers' Liability.	Guarantee.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....	17,689 41	1,740 83		30,924 25		18,379 23
Paid for claims occurring during the year...	63,882 38	7,383 71	273 60	43,086 07	1,107 91	66,405 97
Less reinsurance..	4,895 80			149 71	92 50	107 14
Net payment for said claims....	57,986 58			42,936 36		66,298 83
Total net payment for claims	75,675 99	9,124 54	273 60	73,860 61	1,015 41	84,678 06
Total net payments for claims for all classes of business.....						
						\$ 244,628 21
Dividends paid stockholders.....						10,000 00
Commission and brokerage.....						123,575 39
Taxes.....						11,032 51
Salaries, fees and travelling expenses:—Salaries:—Head Office, \$52,644.23; fees:—Directors, \$1,137.29; auditors, \$3,439.45; travelling expenses:—Officials, \$8,339.09.....						65,610 06
Miscellaneous expenditure, viz.:—Advertising, \$4,395.30; furniture and fixtures, \$520.28; bond premiums, \$650.24; legal expenses, \$739.91; light, \$199.33; postage, telegrams, telephones, and express, \$7,523.42; printing and stationery, \$7,017.77; rents, \$10,478.02; underwriters' boards, associations, etc., \$1,068.31; sundries, \$4,044.22.....						36,456 80
Total expenditure.....						\$ 496,302 97

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1915.....	\$ 434,666 04
Amount of income as above.....	525,946 19
Total.....	\$ 960,612 23
Amount of expenditure as above.....	496,302 97
Balance, net ledger assets December 31, 1916, (\$469,826.62 less ledger liability \$5,517.36)...	\$ 464,309 26

7 GEORGE V, A. 1917

## THE GLOBE INDEMNITY—Continued.

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.								
	Accident.			Automobile.			Burglary.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915...	16,759	28,288,547	180,147 66	1,180	1,409,200	29,847 46	67	209,500	702 83
Taken in 1916—new and renewed.....	26,417	43,833,359	230,701 89	2,704	3,297,145	42,788 71	106	320,200	1,220 65
Totals.....	43,176	72,121,906	410,849 55	3,884	4,706,345	72,636 17	173	529,700	1,923 48
Less ceased.....	30,852	36,267,305	222,114 81	1,348	2,249,200	34,575 69	75	225,500	898 83
Gross in force at end of 1916...	22,324	35,854,601	188,734 74	2,536	2,457,145	38,060 48	98	304,200	1,024 65
Less reinsured.....		112,025	779 58						
Net in force at end of 1916....	22,324	35,742,576	187,955 16	2,536	2,457,145	38,060 48	98	304,200	1,024 65

## SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.							
	Employers' Liability.			Guarantee.			Sickness.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$ cts.
Gross in force at end of 1915.....	467	3,225,000	59,829 07	203	2,868,056	10,299 48	13,603	111,801 55
Taken in 1916—new and renewed.....	591	3,629,000	136,854 67	222	3,487,646	23,747 81	20,958	149,696 35
Totals.....	1,058	6,854,000	196,683 74	425	6,355,702	34,047 29	34,561	261,497 90
Less ceased.....	529	3,845,000	127,961 20	211	3,131,056	10,868 94	17,539	139,915 44
Gross in force at end of 1916.....	529	3,009,000	68,722 54	214	3,224,646	23,178 35	17,022	121,582 46
Less reinsured.....		5,000	63 00		1,204,240	2,501 95		
Net in force at end of 1916.....	529	3,004,000	68,659 54	214	2,020,406	20,676 40	17,022	121,582 46

Summary of net in force, December 31, 1916: No. 42,723; Premiums, \$437,958.69.

## SESSIONAL PAPER No. 8

## THE GLOBE INDEMNITY—Concluded.

## SCHEDULE A.

Bonds and debts. owned by the Company, viz:—

On deposit with Receiver General:—

	Par value.	Book value.	Market value.
<i>Government—</i>			
Prov. of Ontario, 1939, 4 p.c.....	\$ 15,000 00	\$ 15,220 00	\$ 13,050 00
<i>Cities—</i>			
Belleville, 1940, 4 p.c.....	5,000 00	5,089 61	4,200 00
Fort William, 1926, 4½ p.c.....	5,000 00	5,036 86	4,600 00
Medicine Hat, 1928, 5 p.c.....	5,000 00	5,162 51	4,600 00
Port Arthur, 1935, 5 p.c.....	10,000 00	10,506 97	9,300 00
Stratford, 1928, 4 p.c.....	2,000 00	2,000 00	1,800 00
Stratford, 1929, 4 p.c.....	1,000 00	1,000 00	890 00
Stratford, 1930, 4 p.c.....	1,000 00	1,000 00	890 00
Stratford, 1931, 4 p.c.....	1,000 00	1,000 00	880 00
Vancouver, 1944, 3½ p.c.....	5,000 00	4,584 56	3,550 00
Winnipeg, 1917, 4 p.c.....	10,000 00	10,000 00	9,900 00
<i>Town—</i>			
Brockville, 1922, 4½ p.c.....	5,000 00	5,025 70	4,800 00
<i>Schools—</i>			
St. Leo Westmount, 1950, 5 p.c.....	10,000 00	10,433 21	8,800 00
Village Cote La Visitation, 1951, 5½ p.c.....	30,000 00	32,929 54	29,700 00
St. Stanislas de Montreal, 1962, 5½ p.c.....	20,000 00	20,806 68	18,600 00
Winnipeg, 1933, 4 p.c.....	10,000 00	10,000 00	8,700 00
Total on deposit with Receiver General	\$ 135,000 00	\$ 139,795 64	\$ 124,260 00
Held by the Company:—			
<i>Government—</i>			
Dom. of Can. War Loan, 1925, 5 p.c.....	25,000 00	24,437 50	24,750 00
“ “ “ 1931, 5 p.c.....	25,000 00	24,351 47	24,750 00
Prov. of Alberta, 1923, 4½ p.c.....	25,000 00	24,333 33	24,000 00
<i>Cities—</i>			
Chatham, 1920/1923, 5 p.c.....	12,000 00	12,045 00	11,880 00
Guelph, 1917, 5 p.c.....	5,840 00	5,868 53	5,840 00
Lachine, 1953, 5 p.c.....	25,000 00	22,839 86	23,250 00
Moosejaw, 1924, 5 p.c.....	500 00		
“ 1926-27, 5 p.c.....	1,000 00		
“ 1929-30, 5 p.c.....	1,000 00		
“ 1932-33, 5 p.c.....	1,000 00	5,158 51	4,650 00
“ 1935-36, 5 p.c.....	1,000 00		
“ 1938, 5 p.c.....	500 00		
<i>Towns—</i>			
Bracebridge, 1926, 4½ p.c.....	2,900 94		2,697 87
“ 1927, 4½ p.c.....	3,031 48		2,788 96
“ 1928, 4½ p.c.....	3,167 90	12,179 95	2,914 47
“ 1929, 4½ p.c.....	3,310 45		3,012 51
*Maisonneuve, 1951, 4½ p.c.....	30,173 32	30,651 70	24,742 12
<i>Municipalities—</i>			
Assiniboia (R.M.), 1935, 5 p.c.....	4,685 13		4,310 32
Assiniboia (R.M.), 1936, 5 p.c.....	7,069 36	18,602 47	6,433 12
Assiniboia (R.M.), 1937, 5 p.c.....	8,472 87		7,710 41
<i>Schools—</i>			
Dauphin, Man., S.D., 1929, 5 p.c.....	20,292 65	20,762 66	18,609 24
Montreal (St. Edouard), 1949, 5½ p.c.....	15,000 00	16,998 63	14,550 00
St. Georges, 1960, 4½ p.c.....	20,000 00	19,682 95	15,600 00
Toronto, R.C., 1933, 5 p.c.....	30,000 00	28,920 00	30,300 00
<i>Miscellaneous—</i>			
Moosejaw Electric Ry., 1st Mtge, 1930, 5 p.c.	2,000 00	1,971 38	2,000 00
Total par, book and market values..	\$ 407,944 10	\$ 408,599 58	\$ 379,109 02

\*On deposit with government of Quebec.

7 GEORGE V, A. 1917

# THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President and Managing Director—HENRY E. RAWLINGS.

Vice-President—WM. McMASTER.

Secretary—RICHARD B. SCOTT.

Head Office—285 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the Province of Canada, 14-15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57; and in 1913 by 3-4 Geo. V., cap. 126. Commenced business in Canada, April, 1872. Commenced business in United States, January, 1881.)

Amount of capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	668,600 00
Amount paid in cash.....	304,600 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate held by the company.....	\$ 342,650 00
Book value of bonds and debts. (For details, see Schedule A.).....	501,280 83
Book value of stocks (For details, see Schedule B.).....	947,190 36
Cash on hand at head office and branch offices.....	2,608 39
Cash in banks or trust companies, viz.:—	
Dominion Bank, Montreal: current account, \$1,348.54; at interest: Montreal \$10,000.00; Toronto, \$5,785.10.....	\$ 17,133 64
Chase National Bank, New York.....	46,127 32
Bank of Montreal, Montreal: current account.....	6,751 91
Bank of Montreal, Chicago.....	8,640 21
National Bank of Kentucky, Louisville, Ky.....	1,536 48
Bank of Buffalo, Buffalo, N.Y.....	4,383 98
Standard Bank of Canada, Toronto: at interest.....	11,296 89
Union Trust Co., Pittsburg, Pa.....	15,852 68
Philadelphia Trust Co., Philadelphia.....	13,665 09
Central National Bank, Philadelphia.....	6,114 44
New England Trust Co., Boston.....	10,000 00
Commercial Trust Co., Philadelphia.....	5,000 00
Franklin National Bank, Philadelphia.....	5,000 00
Continental and Commercial Trusts and Savings Bank, Chicago.....	10,000 00
Beacon Trust Co., Boston.....	10,000 00
Bank of Montreal, Winnipeg: current account.....	1,358 07

Total cash in banks or trust companies.....	172,860 71
This Company's equity in funds held by New York Excise Committee.....	38,039 47
Total ledger assets.....	\$ 2,004,719 81

## OTHER ASSETS.

Market value of bonds, debentures and stocks over book value.....	62,564 76
Interest due, \$701.56; accrued, \$5,523.26.....	6,224 82
Gross premiums due and uncollected.....	16,739 18
Office furniture and fixtures, including sales at head office and branches.....	6,307 50
Total assets.....	\$ 2,096,556 07

## SESSIONAL PAPER No. 8

## THE GUARANTEE COMPANY OF NORTH AMERICA—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of guarantee claims, unadjusted.....	\$ 3,754 00
Net amount of guarantee claims, resisted, in suit .....	10,000 00
Total net amount of unsettled claims (of which \$10,000, accrued in previous years).....	\$ 13,754 00
Reserve of unearned premiums, \$32,606.85; carried out at 80 per cent.....	26,157 48
Due and accrued for salaries, rent, advertising, agency and other expenses (estimated).....	2,751 60
Taxes due and accrued (estimated).....	1,000 00
Contingencies and surplus reinsurance reserve.....	113,000 00
Total liabilities in Canada.....	\$ 156,663 08

(2) *Liabilities in other Countries.*

Net amount of guarantee claims, unadjusted (\$4,263 accrued in previous years).....	\$ 17,184 00
Reserve of unearned premiums, \$112,166.43; carried out at 80 per cent.....	89,735 54
Due and accrued for salaries, rent, advertising, agency and other expenses (estimated).....	1,248 40
Taxes due and accrued (estimated).....	4,000 00
Total liabilities in other countries.....	\$ 112,167 94
Total liabilities (except capital stock) in all countries.....	\$ 268,831 02
Excess of assets over liabilities.....	\$ 1,827,725 05
Capital stock paid in cash.....	304,600 00
Surplus over liabilities and capital.....	\$ 1,523,125 05

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 74,262 09	\$ 238,418 72
Deduct reinsurances, \$27,624.76; return premiums, \$21,176.57.....	9,545 74	39,255 59
Net cash received for premiums.....	\$ 64,716 35	\$ 199,163 13
Total net cash received for premiums in all countries.....		\$ 263,879 43
Received for interest and dividends.....		81,849 63
Net rents.....		2,822 65
Total income.....		\$ 348,551 81

## EXPENDITURE.

	In Canada.	In other Countries.
Net amount paid for claims occurring in previous years.....	\$ 12,364 84	\$ 6,823 76
Amount paid for claims occurring during the year.....	\$ 22,477 40	\$ 39,923 04
Deduct recoveries and reinsurances.....	11,397 91	6,126 72
Net amount paid for said claims.....	\$ 11,079 49	\$ 33,796 32
Total net amount paid for guarantee claims.....	\$ 23,444 33	\$ 40,620 08
Total net amount paid for claims in all countries.....		\$ 64,064 41
Amount of dividends paid during the year at 10 per cent and bonus 2 per cent.....		36,552 00
Commission or brokerage.....		25,496 39
Paid for: salaries of officials, \$48,465; salaries of agents, \$32,863.96; directors' fees, \$11,400; auditors' fees, \$800; travelling expenses, \$487.19; inspection expenses, \$4,106.18.....		98,127 33
Taxes.....		6,913 54
Miscellaneous expenditure, viz.: Advertising, \$2,446.41; rent, \$10,620.43; postage, telephone, express, telegrams, etc., \$6,347.14; printing and stationery, \$4,910.95; legal expenses, \$1,919.60; office furniture and fixtures, \$259; office expenses, \$2,406.85; adjustment of claims, \$3,495.99; benevolence acct., \$3,432.40; trustees' fees, \$172.10; war tax stamps, \$558.63.....		41,569 50
Total expenditure.....		\$ 272,723 17

7 GEORGE V, A. 1917

## THE GUARANTEE COMPANY OF NORTH AMERICA—Continued.

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1915.....	\$ 1,928,891 17
Amount of cash income as above.....	348,551 81
Total.....	\$ 2,277,442 98
Amount of cash expenditure as above.....	272,723 17
Balance, net ledger assets, December 31, 1916.....	\$ 2,004,719 81

## SUMMARY OF RISKS AND PREMIUMS.

Guarantee Risks.	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	23,854,710	62,771 66	81,759,660	201,223 83	105,614,370	263,995 49
Taken in 1916, New.....	10,975,853	19,757 05	32,601,568	107,058 45	43,577,421	126,815 50
Renewed.....	22,260,600	54,191 76	73,203,072	137,837 02	95,463,672	192,028 78
Totals.....	57,091,163	136,720 47	187,564,300	446,119 30	244,655,463	582,839 77
Less ceased.....	31,525,131	69,801 95	96,680,514	222,702 67	128,205,645	292,504 62
Gross in force at end of 1916	25,566,032	66,918 52	90,883,786	223,416 63	116,449,818	290,335 15
Less reinsured.....	844,632	2,053 00	12,036,765	24,559 09	12,881,397	26,612 09
Net in force at end of 1916..	24,721,400	64,865 52	78,847,021	198,857 54	103,568,421	263,723 06

## SCHEDULE A.

Bonds and debts. owned by the company, viz.:-

## Governments—

	Par value.	Book value.	Market value.
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 50,000 00	\$ 48,750 00	\$ 49,500 00
Dominion of Canada War Loan, 1931, 5 p.c....	50,000 00	48,750 00	49,500 00
†Prov. of Manitoba, 1935, 4 p.c.....	20,000 00	20,600 00	17,200 00

## Cities—

Montreal, 1939, 3½ p.c.....	7,000 00	6,169 80	5,530 00
Montreal Corp. stock, 1921, 4 p.c.....	1,100 00	1,100 00	1,056 00
*Montreal, 1921, 4 p.c.....	25,500 00	25,665 00	24,430 00
*Montreal Corp. stock, 1925, 4 p.c.....	10,000 00	10,000 00	9,300 00
Montreal Corp. stock, 1925, 4 p.c.....	400 00	400 00	372 00
*Montreal, 1925, 4 p.c.....	5,000 00	5,150 00	4,650 00
Montreal Corp. stock, 1927, 4 p.c.....	30,300 00	30,703 50	27,876 00
†New York, 1917, 3½ p.c.....	100,000 00	103,500 00	100,000 00
†" 1917, 4 p.c.....	10,000 00	9,937 50	10,000 00
†" 1930/1960, 4½ p.c.....	100,000 00	100,833 08	105,000 00
†Richmond, Va., 1920, 4 p.c.....	500 00	525 00	500 00
†" 1924, 4 p.c.....	14,000 00	14,700 00	14,000 00
†" 1926, 4 p.c.....	1,500 00	1,520 00	1,500 00
†Toronto, 1948, 4½ p.c.....	10,000 00	9,300 00	9,300 00
Victoria, B.C., 1925, 4 p.c.....	12,000 00	11,940 00	10,800 00
Winnipeg, 1920, 4 p.c.....	15,000 00	15,000 00	14,400 00

## Schools—

Montreal P., 1942, 4 p.c.....	10,000 00	9,417 00	8,400 00
*Winnipeg, 1935, 4 p.c.....	10,000 00	9,975 00	8,600 00

## Railway—

Lake Champlain and St. Lawrence Junction Ry. (g'teed as to interest by C.P.R.), 1940, 4 p.c.....	5,000 00	4,500 00	3,950 00
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## Miscellaneous—

*Montreal Harbour, 1917, 4 p.c.....	4,000 00	4,080 00	3,960 00
" 1918, 4 p.c.....	7,000 00	7,140 00	6,860 00
Montreal Board of Trade, 2nd Mtge., 1922, 5 p.c.....	2,500 00	1,625 00	2,300 00

Total par, book and market values... \$ 500,800 00    \$ 501,280 88    \$ 489,034 00

†On deposit with Quebec Government.    \*On deposit with the Receiver General.    †On deposit with New York Insurance Dept.    †On deposit with Virginia.

## SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

## SCHEDULE B.

Stocks owned by the Company.		Par value.	Book value.	Market value.
250 shares	Montreal Tramways Co. (5 p.c. deb. stock).....	\$ 25,000 00	\$ 16,042 50	\$ 19,500 00
1,500 shares	Montreal Telegraph Co. (g'teed. div.)	60,000 00	96,335 80	81,600 00
220 "	Toronto Ry. Co.....	22,000 00	29,948 75	17,380 00
1,491 "	U.S. Guarantee Company.....	149,100 00	164,010 00	223,650 00
800 "	Western Union Telegraph Co.....	80,000 00	68,463 00	77,600 00
2,032 "	Bell Telephone Co. of Canada.....	203,200 00	247,019 00	298,704 00
700 "	Mackay Companies Prefd.....	70,000 00	49,968 75	46,200 00
256 "	Bank of Montreal.....	25,600 00	61,861 29	58,880 00
1,100 "	Pennsylvania R.R. Co.....	55,000 00	70,308 72	63,800 00
116 "	Merchants Bank of Canada.....	11,600 00	18,117 00	19,488 00
250 "	Great Northern Ry. Co., Prefd. (80 p.c. pd.).....	25,000 00	29,956 55	29,500 00
400 "	Molsons Bank.....	40,000 00	82,577 00	76,400 00
100 "	Chicago, Milwaukee and St. Paul R.R. Co.....	10,000 00	12,552 00	9,300 00
Total par, book and market values...		\$ 776,500 00	\$ 947,190 36	\$ 1,022,002 00
Total bonds, debentures and stocks.....		\$1,277,300 00	\$1,448,471 24	\$1,511,036 00

7 GEORGE V, A. 1917

## THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—K. W. BLACKWELL.

Vice-President—D. FORBES ANGUS.

Managing Director—H. M. LAMBERT.

Secretary—JOHN GOOD.

Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, 1-2 George V, chap. 86, assented to April 4, 1911.  
Dominion license issued November 17, 1911.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$ 1,000,000 00
Amount paid in cash.....	250,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A.).....	\$ 286,193 24
Cash at head office.....	6 85
Cash in Bank of Nova Scotia.....	12,650 76
Cash on deposit with Manitoba Workmen's Compensation.....	5,000 00
Due by Guardian Ass. Co.....	179 15

Total ledger assets.....	\$ 304,030 00
Deduct market value of bonds, debentures, etc., under book value.....	41,784 69

\$ 262,245 31

## OTHER ASSETS.

Interest accrued.....	4,180 38
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Gross premiums due and uncollected—	
Accident (\$142.75 on business prior to Oct. 1, 1916).....	\$ 3,078 53
Automobile.....	2,213 99
Burglary (\$126 on business prior to Oct. 1, 1916).....	1,337 78
Employers' Liability (\$1,495.10 on business prior to Oct 1, 1916).....	12,288 33
Guarantee (\$144.76 on business prior to Oct. 1, 1916).....	1,354 90
Plate glass (\$154.41 on business prior to Oct. 1, 1916).....	2,137 19
Sickness (\$176.50 on business prior to Oct. 1, 1916).....	1,588 75

Total, \$23,999.47 (less commission, \$6,465.74).....	17,533 73
Due for reinsurance losses.....	131 76

Total assets.....\$ 284,091 18

## LIABILITIES.

Amount of unsettled claims:—	
Accident, adjusted and unpaid.....	\$ 3,173 50
Automobile, adjusted but unpaid.....	2,975 00
Employers' Liability, adjusted and unpaid (\$4,314 accrued in previous years).....	12,460 25
Guarantee, adjusted and unpaid (\$4,330 accrued in previous years).....	4,430 00
Plate Glass, adjusted and unpaid.....	284 00
Sickness, adjusted and unpaid.....	696 81
Total net amount of unsettled claims.....	\$ 24,019 56

## SESSIONAL PAPER No. 8

## THE GUARDIAN ACCIDENT AND GUARANTEE—Continued.

## LIABILITIES—Concluded.

## Reserve of unearned premiums:—

Accident.....	\$ 6,557 25
Automobile.....	7,540 31
Burglary.....	2,286 25
Employers' Liability.....	15,735 27
Guarantee.....	5,036 63
Plate Glass.....	4,471 96
Sickness.....	3,165 83
Total, \$44,793.50, carried out at 80 per cent.....	\$ 35,834 80
Taxes due and accrued.....	267 41
Due and accrued for salaries, rent, etc.....	1,000 00
Due reinsuring companies (less commission).....	1,533 86
Due to Guardian Ass. Co. for premiums under Automobile policies.....	1,712 84

Total liabilities (not including capital stock).....\$ 64,368 47

Excess of assets over liabilities.....	\$ 219,722 71
Capital stock paid in cash.....	250,000 00

## INCOME.

Premiums.	CLASS OF BUSINESS.						
	Accident.	Automobile.	Burglary.	Employers' Liability.	Guarantee	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	19,898 40	18,375 54	4,544 05	57,648 21	13,788 34	8,532 35	10,066 02
Less reinsurance.....	1,253 34	20 95	146 59	3,804 28	3,183 44	88 66	503 54
" return premiums.....	5,662 60	5,477 92	859 79	16,745 92	1,007 28	2,488 63	2,470 28
Total deduction.....	6,915 94	5,508 90	1,006 38	20,550 20	4,190 72	2,577 29	2,973 82
Net cash received.....	12,982 46	12,866 64	3,537 67	37,098 01	9,597 62	5,955 06	7,092 20
Net cash received for premiums for all classes of business.....	\$ 89,129 66						
Cash received for interest on investments.....	12,668 57						
Total income.....	\$ 101,798 23						

7 GEORGE V, A. 1917

## THE GUARDIAN ACCIDENT AND GUARANTEE—Continued.

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.						
	Accident.	Automobile.	Burglary.	Employers' Liability.	Guarantee	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.	2,430 83		755 60	10,315 98	4,152 77	98 45	868 85
Paid for claims occurring during the year .....	2,836 53	978 40	2,197 33	10,009 60	1,014 43	2,529 80	2,581 98
Less salvage and reinsurances	218 56			488 49		231 15	—14 29
Net paid for said claims.....	2,617 97			9,521 11		2,298 65	2,566 27
Total net payment for claims.	5,048 80	978 40	2,952 93	19,837 09	5,167 20	2,397 10	3,465 12
Total net payments for all claims for all classes of business.....							\$ 39,846 64
Commission and brokerage.....							20,135 43
Taxes.....							2,425 36
Salaries, fees and travelling expenses:—salaries:—Head Office, \$13,093.70; fees:—Directors, \$3,750; auditors, \$250; travelling expenses, \$2,009.13.....							19,102 83
Miscellaneous expenditure, viz.:—Advertising, \$346.56; furniture and fixtures, \$37.50; elevator inspections, \$317.30; legal expenses, \$337.15; bookkeeping charges, \$46.03; home and office expenses, \$367.61; postage, telegrams, telephones and express, \$1,062.71; printing and stationery, \$2,444.83; rents, \$2,392.60; tariff expenses, \$392.43; pay roll auditing fees, \$42.01; claim adjustment fees, \$758.15.....							9,044 93
Total expenditure.....							\$ 90,555 19

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1915.....	\$ 292,786 96
Amount of income as above.....	101,798 23
Total.....	\$ 394,585 19
Amount of expenditure and ledger assets as above.....	90,555 19
Balance net ledger assets, at December 31, 1916.....	\$ 304,030 00

## SESSIONAL PAPER No. 8

THE GUARDIAN AND ACCIDENT GUARANTEE—*Continued.*

## SUMMARY OF RISKS AND PREMIUMS.

Accident Risks.	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	1,067	2,343,760	12,669 49	104	367,695	1,827 59	1,171	2,711,455	14,497 08
Taken in 1916, new renewed.....	1,464	4,372,033	20,641 25				1,464	4,372,033	20,641 25
Totals.....	2,531	6,715,793	33,310 74				2,531	7,083,488	35,138 33
Less ceased.....	1,661	4,238,160	19,069 69	104	367,695	1,827 59	1,765	4,605,845	20,897 28
Gross in force at end of 1916.....	870	2,477,633	14,241 05				870	2,477,633	14,241 05
Less reinsured.....		245,999	1,126 54					245,999	1,126 54
Net in force at end of 1916.....	870	2,231,634	13,114 51				870	2,231,634	13,114 51

Employers' Liability Risks.	In Canada.		In other Countries.		Total in all Countries.	
	No.	Premiums	No.	Premiums	No.	Premiums
		\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1915.....	272	23,139 05	8	134 10	280	23,273 15
Taken in 1916, new and renewed.....	920	62,665 92			920	62,665 92
Totals.....	1,192	85,804 97			1,200	85,939 07
Less ceased.....	524	51,927 52	8	134 10	532	52,061 62
Gross in force at end of 1916.....	668	33,877 45			668	33,877 45
Less reinsured.....		2,406 91				2,406 91
Net in force at end of 1916.....	668	31,470 54			668	31,470 54

7 GEORGE V, A. 1917

## THE GUARDIAN AND ACCIDENT GUARANTEE—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.								
	Burglary.			Automobile.	Guarantee.				
	No.	Amount.	Premiums		Premiums	No.	Amount.	Premiums	
		\$	\$	cts.	\$	cts.	\$	\$	cts.
Gross in force at end of 1915.....	260	317,930	3,047	44			260	1,555,987	6,493 71
Taken in 1916, new and renewed.....	701	829,650	5,352	42	20,589 53		1,121	4,423 136	14,247 96
Totals.....	961	1,147,580	8,399	86			1,381	5,979,123	20,741 67
Less ceased.....	384	398,630	3,671	59	5,477 92		1,040	1,792,697	7,674 60
Gross in force at end of 1916.....	577	748,950	4,728	27	15,111 61		341	4,186,426	13,067 07
Less reinsured.....		22,166	154	51	30 98			1,215,801	2,993 81
Net in force at end of 1916.....	577	726,784	4,573	76	15,080 63		341	2,970,625	10,073 26

Risks and Premiums.	Class of Business.		
	Plate Glass.		Sickness.
	No.	Premiums	Premiums
		\$ cts.	\$ cts.
Gross in force at end of 1915.....	409	8,805 45	6,093 48
Taken in 1916, new and renewed.....	591	9,761 07	10,204 50
Totals.....	1,000	18,566 52	16,297 98
Less ceased.....	550	8,543 10	9,477 35
Gross in force at end of 1916.....	450	10,023 42	6,820 63
Less reinsured.....		274 07	488 97
Net in force at end of 1916.....	450	9,749 35	6,331 66

## SESSIONAL PAPER No. 8

THE GUARDIAN ACCIDENT AND GUARANTEE—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the Company, viz:—

*On deposit with Receiver General.*

<i>Cities—</i>	Par value.	Book value.	Market value.
Calgary, 1921, 4 p.c.....	\$ 5,000 00	\$ 4,775 00	\$ 4,650 00
Fort William, 1931, 4½ p.c.....	19,953 33	19,953 33	17,958 00
Lachine, 1951, 4½ p.c.....	25,000 00	25,467 50	21,250 00
New Westminster, 1958, 5 p.c.....	15,000 00	16,074 00	12,750 00
Victoria, 1961, 4 p.c.....	24,333 33	23,693 36	18,250 00
Winnipeg, 1919, 4 p.c.....	4,000 00	3,936 40	3,880 00
<i>Town—</i>			
Maisonneuve, 1951, 4½ p.c.....	29,200 00	29,886 20	23,944 00
<i>School—</i>			
St. Gregoire le Thaumaturge, R.C., 1951, 5 p.c.....	30,000 00	32,772 00	26,400 00
<b>Total on deposit with Receiver General..</b>	<b>\$ 152,486 66</b>	<b>\$ 156,557 79</b>	<b>\$ 129,082 00</b>

*Held by the Company.*

<i>Cities—</i>			
Brandon, 1952, 4½ p.c.....	5,000 00	4,569 50	4,200 00
Calgary, 1933, 4½ p.c.....	5,000 00	4,650 00	4,350 00
London, 1939, 4 p.c.....	7,000 00	6,855 80	6,020 00
London, 1940, 4 p.c.....	3,000 00	2,937 00	2,580 00
Port Arthur, 1931, 4½ p.c.....	4,866 66	4,324 03	4,331 33
Toronto, 1936, 4 p.c.....	9,733 20	9,299 22	8,565 23
Weiland, 1943, 5 p.c.....	5,000 00	4,812 00	4,800 00
Westmount, 1955, 4½ p.c.....	10,000 00	9,291 00	9,100 00
Winnipeg, 1919, 4 p.c.....	1,000 00	984 10	970 00
<i>Schools—</i>			
Dorval, 1932, 5 p.c.....	7,000 00	7,224 00	6,370 00
Hochelaga, 1950, 4½ p.c.....	17,000 00	17,170 00	14,450 00
Longue Pointe, 1952, 5 p.c.....	3,000 00	3,133 80	2,640 00
Maisonneuve, 1951, 4½ p.c.....	25,000 00	25,000 00	20,000 00
Montreal, P., 1939, 4 p.c.....	15,000 00	14,700 00	12,750 00
St. Jean de la Croix, 1951, 5 p.c.....	5,000 00	4,835 00	4,400 00
Westmount, 1931, 5 p.c.....	8,000 00	7,880 00	7,840 00
Westmount, 1933, 5 p.c.....	2,000 00	1,970 00	1,960 00

<b>Total par, book and market values.....</b>	<b>\$ 285,086 52</b>	<b>\$ 286,193 24</b>	<b>\$ 244,408 55</b>
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# \*THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—CHAS. S. BLAKE.

Secretary—W. R. C. CORSON.

Principal Office—Hartford, Conn.

Chief Agent in Canada—H. N. ROBERTS.

Head Office in Canada.—Toronto.

(Incorporated in 1866, amended in 1868, 1874 and 1883. Dominion license issued July 12, 1907.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

<i>Bonds on deposit with Receiver General:—</i>	Par value.	Market value.
Commonwealth of Massachusetts, 1941, 3 p.c.....	\$ 45,000 00	\$ 39,600 00
Carried out at market value.....		\$ 39,600 00

## *Other Assets in Canada.*

Interest accrued.....	675 00
Total assets in Canada.....	\$ 40,275 00

## LIABILITIES IN CANADA.

Nil.

## INCOME IN CANADA.

Net cash received for premiums.....	\$ 2,345 40
Cash received for interest on deposit with Receiver General.....	1,350 00
Total income in Canada.....	\$ 3,695 40

## EXPENDITURE IN CANADA.

Nil.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$ 90,000 00
Mortgage loans on real estate, first liens.....	1,554,570 00
Book value of bonds and stocks.....	4,398,617 24
Cash on hand, in trust companies and in banks.....	305,863 09
Cash in course of transmission.....	40,940 79
Gross premiums in course of collection.....	471,003 09
Total ledger assets.....	\$ 6,860,994 21

\*This company is licensed to transact in Canada the business of guaranteeing the full and faithful performance of all and every obligation and undertaking assumed by the Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

## SESSIONAL PAPER No. 8

THE HARTFORD STEAM BOILER—*Concluded.*

## NON-LEDGER ASSETS.

Interest accrued.....	\$ 98,141 14
Gross assets.....	\$ 6,959,135 35
Deduct assets not admitted.....	153,847 60
Total admitted assets.....	<u>\$ 6,805,287 75</u>

## LIABILITIES.

Total unpaid claims.....	\$ 67,528 30
Unearned premiums.....	2,738,563 68
Commission, brokerage and other charges due or to become due to agents or brokers.....	77,655 20
Federal, state and other taxes due or accrued (estimated).....	137,500 00
Special and contingent reserve.....	25,469 55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	4,000 00
Total liabilities, except capital stock.....	\$ 3,050,716 73
Capital stock paid up.....	2,000,000 00
Surplus over all liabilities.....	1,754,571 02
Total liabilities.....	<u>\$ 6,805,287 75</u>

## INCOME.

Total net cash received for premiums.....	\$ 1,974,235 91
Interest and dividends.....	260,354 23
Rents.....	15,492 60
Inspections.....	49,285 36
Gross profit on sale or maturity of bonds.....	525 01
Total cash income.....	<u>\$ 2,305,943 11</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 118,511 57
Investigation and adjustment of claims.....	679 87
Commission or brokerage.....	299,212 84
Interest or dividends to stockholders.....	160,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	85,403 90
Salaries, travelling and other expenses of agents not paid by commission.....	328,971 12
Inspections, other than medical and claim.....	597,322 77
Rents.....	11,000 00
Taxes on real estate.....	3,225 00
State taxes on premiums, Insurance Department licenses and fees.....	37,269 12
All other licenses, fees and taxes.....	89,912 26
Gross loss on sale or maturity of bonds and stocks.....	4,109 17
All other disbursements.....	64,347 18
Total disbursements.....	<u>\$ 1,799,964 80</u>

## EXHIBIT OF PREMIUMS.

	Steam Boiler.	Fly Wheel.
Premiums written or renewed during the year.....	\$ 2,081,127 79	\$ 161,982 25
Premiums on risks terminated during the year.....	1,736,537 88	84,266 72
Net premiums in force at December 31, 1916.....	<u>4,862,735 72</u>	<u>200,805 96</u>

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# THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—H. C. COX.

Vice-President—NOEL MARSHALL.

Managing Director—E. WILLANS.

Secretary—FRANK W. COX.

Principal Office—Toronto.

(Incorporated May, 1905. On December 10, 1910 the power of the company was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910. On May 7, 1914, its power was extended to include automobile insurance under the provisions of the said section, and on September 5, 1916, its power was further extended to include insurance of automobiles against fire under the provisions of the said section. Commenced business in Canada July 1, 1905.)

## CAPITAL.

Amount of joint stock authorized and subscribed.....	\$ 1,000,000 00
Amount paid in cash.....	200,000 00
Amount of premium on capital stock paid in by stockholders.....	50,000 00

(For List of Shareholders, see Appendix.)

## ASSETS

Book value of real estate held by the company.....	\$ 2,324 03
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	9,400 00
Book value of bonds and debts. (For details, see Schedule A.).....	314,145 30
Cash at head office.....	1,282 81
Cash in banks and loan companies viz.:—	
Central Canada Loan and Savings Co., Toronto (on interest).....	\$ 6,234 19
Toronto Savings and Loan Co., Peterborough (on interest).....	51,636 97
Bank of Nova Scotia, Toronto (not on interest).....	14,062 00
Merchants Bank of Canada, Winnipeg (not on interest).....	500 00
Total cash in banks and loan companies.....	72,433 16
Deposit with Glass Underwriters' Association.....	100 00
Total ledger assets.....	\$ 399,685 30
Deduct market value of real estate, bonds and debentures under book value.....	4,529 30
	\$ 395,156 00

## OTHER ASSETS.

Interest due, \$81.85; accrued, \$1,577.32.....	1,659 17
Premiums due and uncollected, viz.:—	
Accident (\$4,655.48 on business prior to Oct. 1, 1916).....	\$ 25,551 11
Automobile, including Fire Risk (\$38.95 on business prior to Oct. 1, 1916).....	614 94
Automobile, excluding Fire Risk (\$1,260.85 on business prior to Oct. 1, 1916).....	2,700 52
Elevator Liability (\$47.25 on business prior to Oct. 1, 1916).....	254 52
Guarantee (\$2,385.94 on business prior to Oct. 1, 1916).....	6,769 55
Plate Glass (\$238.09 on business prior to Oct. 1, 1916).....	773 94
Sickness (\$2,373.12 on business prior to Oct. 1, 1916).....	14,021 87
Total, \$50,686.45; less commission, \$10,137.29.....	40,549 16
Agents' balances.....	8,323 36
Office furniture (less depreciation).....	4,247 49
Total assets.....	\$ 449,935 18

## SESSIONAL PAPER No. 8

## THE IMPERIAL GUARANTEE AND ACCIDENT—Continued.

## LIABILITIES.

## Unsettled claims, viz.:—

Accident, adjusted but unpaid.....	\$ 10 00
Accident, unadjusted.....	14,380 00
Accident, resisted, in suit.....	6,000 00
Automobile (excluding Fire Risk), unadjusted.....	1,315 00
Guarantee, unadjusted.....	2,075 00
Guarantee, resisted, in suit.....	3,500 00
Plate Glass, unadjusted.....	100 00
Sickness, adjusted but unpaid.....	101 06
Sickness, unadjusted.....	6,355 00

Total net amount of unsettled claims.....\$ 33,836 06

## Reserve of unearned premiums:—

Accident.....	\$ 56,931 39
Automobile (including Fire Risk).....	1,030 16
Automobile (excluding Fire Risk).....	8,781 82
Elevator Liability.....	2,203 11
Guarantee.....	17,561 29
Plate Glass.....	2,587 85
Sickness.....	31,016 27

Total reserve, \$120,111.89; carried out at 80 per cent.....96,089 51

Dividends to stockholders, remaining unpaid.....8,000 00

Due and accrued for salaries, rent, etc.....800 00

Provincial, municipal and other taxes, due and accrued.....2,165 00

Contingent reserve.....20,000 00

Item in Suspense.....1,500 00

Total liabilities (except capital stock).....\$ 162,390 57

Excess of assets over liabilities.....\$ 287,544 61

Capital stock paid in cash.....200,000 00

Surplus over liabilities and capital.....\$ 87,544 61

## INCOME.

Premiums.	CLASS OF BUSINESS.						
	Accident.	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Elevator Liability.	Guaran- tee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash re- ceived.....	144,336 19	621 25	19,318 02	2,043 74	46,408 11	4,469 72	51,484 39
Less reinsur- ance.....	9,872 84				4,248 50		
Less return premiums...	1,952 26		1,510 54		2,475 48	62 64	277 82
Total deduct- tion.....	11,825 10				6,724 07		
Net cash re- ceived.....	132,511 09	621 25	17,807 48	2,043 74	39,684 04	4,407 08	51,206 57

Net cash received for all classes of business.....\$ 248,281 25

Cash received for interest on investments.....18,449 95

Total income.....\$ 266,731 20

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## THE IMPERIAL GUARANTEE AND ACCIDENT—Continued.

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.				
	Accident.	Auto- mobile (excluding Fire Risk)	Guaran- tee.	Plate Glas.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	9,941 21	2,163 08	1,059 75	139 70	9,375 47
Paid for claims occurring during the year.....	37,991 84	4,939 01	11,614 48	1,736 25	22,252 64
Less savings, salvage and reinsurance	1,780 92	46 04	4,601 88		1,472 21
Net payment for said claims.....	36,210 92	4,892 97	6,922 60		20,780 43
Total net payment for claims.....	46,152 13	7,056 05	7,982 35	1,875 95	30,155 90
Total net payments for claims for all classes of business.....	\$ 93,222 38				
Dividends paid stockholders.....	16,000 00				
Commission and brokerage.....	69,716 31				
Taxes.....	7,135 52				
Salaries, fees and travelling expenses: Salaries: head office, \$25,044.40; general and special agents, \$5,650; Fees: directors, \$4,280; auditors, \$350; travelling expenses: officials, \$607.70; agents, \$3,220.80.....	39,152 90				
Miscellaneous expenditure, viz.: Advertising, \$2,671.31; postage, telegrams, telephones and express, \$2,541.22; printing and stationery, \$2,728.11; rents, \$5,242.42; sundry expenses, \$2,358.17; agents' balances or advances, \$1,810.41.....	17,351 64				
Total expenditure.....	\$ 242,578 75				

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1915.....	\$ 374,032 80
Amount of cash income as above.....	266,731 20
Total.....	\$ 640,764 05
Amount of cash expenditure as above.....	242,578 75
Balance, net ledger assets, at December 31, 1916 (\$399,685.30, less \$1,500 ledger liability)..<	\$ 398,185 30

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.								
	Accident.			Automobile (including Fire Risk.)			Automobile (excluding Fire Risk.)		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	9,161	20,605,465	185,386 05				190	704,500	12,267 29
Taken in 1916—				66	57,226	1,236 19	109	573,000	13,633 51
New.....	3,581	5,834,432	52,627 68				104	355,000	6,430 75
Renewed.....	6,663	15,405,125	83,335 48						
Totals.....	19,405	41,845,022	321,349 21				463	1,632,500	32,331 55
Less ceased.....	10,159	22,466,765	197,639 33				215	724,000	14,767 91
Gross in force at end of 1916.....	9,246	19,378,257	123,709 88				248	908,500	17,563 64
Less reinsured.....		1,758,500	9,847 10						
Net in force at end of 1916.....	9,246	17,619,757	113,862 78	66	57,226	1,236 19	248	908,500	17,563 64

## SESSIONAL PAPER No. 8

THE IMPERIAL GUARANTEE AND ACCIDENT—*Concluded.*SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	CLASS OF BUSINESS.									
	Elevator Liability.			Guarantee.			Plate Glass.		Sickness.	
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Premiums	No.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1915.....	34	175,000	3,522 30	1,127	9,629,634	35,545 23	364	5,211 49	621	7,098 74
Taken in 1916—										
New.....	9	20,500	903 32	539	5,749,412	20,345 54	117	1,552 28	2,892	25,147 73
Renewed.....	16	78,000	1,158 47	682	6,053,939	25,497 53	203	2,828 50	4,338	38,602 93
Totals.....	59	273,500	5,584 09	2,348	21,432,985	81,388 30	684	9,592 27	7,551	70,849 40
Less ceased.....	19	100,000	1,247 80	1,178	10,108,665	44,098 70	327	4,276 81	776	8,816 86
Gross in force at end of 1916.....	40	173,500	4,336 29	1,170	11,324,320	37,289 60	357	5,315 46	7,075	62,032 54
Less reinsured.....					709,264	2,167 03				
Net in force at end of 1916.....	40	173,500	4,336 29	1,170	10,615,056	35,122 57	357	5,315 46	7,075	62,032 54

Summary of net in force at end of 1916: No. 18,202; Premiums, \$239,469.47.

## SCHEDULE A.

## Bonds and debentures owned by the company:—

On deposit with Receiver General.			
Cities—	Par value.	Book value.	Market value.
Kingston, 1923, 4 p.c.....	\$ 4,600 00	\$ 4,600 00	\$ 4,324 00
Kingston, 1924, 4 p.c.....	5,400 00	5,400 00	5,022 00
MacLeod, Alta., 1932, 6 p.c.....	5,000 00	4,950 00	4,900 00
MacLeod, Alta., 1951, 5 p.c.....	5,000 00	4,950 00	4,850 00
Prince Albert, Sask., 1939, 5 p.c.....	10,000 00	8,729 80	8,700 00
Winnipeg, 1920, 4 p.c.....	10,000 00	10,000 00	9,600 00
Woodstock, 1924, 4½ p.c.....	15,000 00	15,900 00	14,400 00
School—			
Victoria, 1951, 4 p.c.....	15,000 00	15,000 00	11,550 00
Miscellaneous—			
Central Canada Loan and Savings Co., 1920, 4½ p.c.....	50,000 00	50,000 00	50,000 00
Toronto Savings and Loan Co., 1920, 4½ p.c.....	11,000 00	11,000 00	11,000 00
Toronto Savings and Loan Co., 1921, 4½ p.c.....	30,000 00	30,000 00	30,000 00
Total on deposit with Receiver General.....	\$ 161,000 00	\$ 160,529 80	\$ 154,346 00

## Held by the Company, viz.—

Government—			
Dominion of Canada War Loan, 1925, 5 p.c.....	5,500 00	5,366 25	5,445 00
Dominion of Canada War Loan, 1931, 5 p.c.....	7,500 00	7,312 50	7,425 00
Kamloops, B.C., 1938, 6 p.c.....	5,000 00	4,950 00	4,950 00
Districts—			
Oak Bay, B.C., 1925, 5½ p.c.....	5,000 00	4,789 00	4,850 00
Oak Bay, B.C., 1943, 6 p.c.....	5,000 00	4,937 50	5,000 00
Miscellaneous—			
J. H. Ashdown & Co., Ltd., 1928, 5 p.c.....	12,000 00	10,704 00	11,160 00
P. Burns & Co., Ltd., 1931, 6 p.c.....	10,000 00	9,900 00	10,000 00
Central Canada Loan and Savings Co., (on 60 days' notice) 4½ p.c.....	25,000 00	25,000 00	25,000 00
W. Davies Co., Ltd., 1926, 6 p.c.....	5,000 00	5,100 00	5,100 00
Dunlop Tire Co., Ltd., 1927, 6 p.c.....	10,000 00	9,800 00	10,000 00
Electrical Development Co., 1933, 5 p.c.....	7,000 00	6,066 25	6,440 00
Gordon Ironsides and Farca Co., Ltd., 1927, 6 p.c.....	10,000 00	9,900 00	9,900 00
Harris Abattoir Co., Ltd., 1928, 6 p.c.....	5,000 00	4,850 00	5,000 00
Toronto Savings and Loan Co., 1921, 4½ p.c.....	34,000 00	34,000 00	34,000 00
Western Canada Flour Mills 1931, 6 p.c.....	11,000 00	11,000 00	11,000 00
Total par, book and market values.....	\$ 318,000 00	\$ 314,145 30	\$ 309,616 00

# \*INTERNATIONAL FIDELITY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—A. A. AETSCHULER.

Secretary—C. T. JOHNSON.

Principal Office—15 Exchange Place, Jersey City, N.J.

Chief Agent in Canada—NEIL SINCLAIR.

Head Office in Canada—Toronto.

(Incorporated December 27, 1904. Dominion license issued June 2, 1905.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 300,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General:—	Par value.	Market value.
United States Consols, 1930, or later, 2 p.c.....	\$ 5,000 00	\$ 5,000 00
Carried out at market value.....		\$ 5,000 00
Total assets in Canada.....		\$ 5,000 00

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 2,000 00
Total net reserve of unearned premiums, \$3,168.75; carried out at 80 per cent.....	2,535 00
Total liabilities in Canada.....	\$ 4,535 00

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 6,875 75
Deduct return premiums.....	116 00
Total net cash received for premiums.....	\$ 6,759 75
Total income in Canada.....	\$ 6,759 75

## EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year.....	\$ 1,547 17
Salaries of general and special agents.....	85 00
Taxes.....	247 10
Miscellaneous expenses: Postage, telegrams, telephone and express.....	98 00
Total expenditure in Canada.....	\$ 1,977 27

\*Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect or breaches of duty by the employees of said Singer Sewing Machine Company.

## SESSIONAL PAPER No. 8

INTERNATIONAL FIDELITY—*Concluded.*

## RISKS AND PREMIUMS IN CANADA.

<i>Guarantee Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	1,213	\$ 618,000	\$ 6,615 25
Taken during the year, new.....	559	280,000	2,977 50
Taken during the year, renewed.....	725	372,500	3,880 00
Total.....	2,497	\$ 1,270 500	\$ 13,472 75
Deduct terminated.....	1,320	671,500	7,135 25
Gross and net in force, December 31, 1916.....	1,177	\$ 599,000	\$ 6,337 50

(For General Business Statement, see Appendix.)

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## LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—W. T. WOODS.

Secretary—C. E. W. CHAMBERS.

Principal Office—61 and 63 William Street, New York.

Chief Agents in Canada.—Reed, Shaw, McNaught and Armstrong.

Principal Office in Canada—Toronto.

(Incorporated August, 1882. Commenced business in Canada July 12, 1886.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 250,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and deba. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Manitoba, 1930, 4 p.c.....	\$ 40,000 00	\$ 35,200 00
<i>Cities—</i>		
Calgary, 1933, 4½ p.c.....	5,000 00	4,350 00
London, 1940, 4 p.c.....	10,000 00	8,600 00
Montreal (St. Louis), 1937, 4 p.c.....	15,000 00	12,900 00
Regina, 1928, 5 p.c.....	6,000 00	5,700 00
Westmount, 1945, 4 p.c.....	10,000 00	8,400 00
Westmount, 1947, 4½ p.c.....	2,000 00	1,820 00
<i>Town—</i>		
Maisonneuve, 1950, 4½ p.c.....	10,900 00	8,935 00
Total on deposit with Receiver General.....	\$ 98,900 00	\$ 85,908 00

Carried out at market value.....\$ 85,908 00

*Other Assets in Canada.*

Interest accrued.....	1,050 91
Agents' balances and premiums uncollected.....	4,990 20
Total assets in Canada.....	\$ 91,949 11

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 3,100 00
Reserve of unearned premiums, \$55,135.59; carried out at 80 per cent.....	44,108 48
Taxes due and accrued.....	1,200 00
Total liabilities in Canada.....	\$ 48,408 48

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 64,124 86
Deduct reinsurances, \$1,277.71; return premiums, \$9,642.58.....	10,920 29
Net cash received for premiums.....	\$ 53,204 57
Received for interest on investments.....	3,905 50
Total income in Canada.....	\$ 57,110 07

## SESSIONAL PAPER No. 8

## LLOYDS PLATE GLASS—Continued.

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 3,043 80	
Net amount paid for claims occurring during the year.....	24,422 84	
Total net amount paid for claims.....	\$	27,466 64
Commission or brokerage.....		22,482 30
Salaries and travelling expenses, viz.:—Salaries: Head office, \$2,560.58; travelling expenses, official, \$4.73.....		2,565 31
Taxes.....		4,641 45
Miscellaneous expenditure, viz.: Advertising, \$394.99; legal expenses, \$44.39; postage, telegrams, telephones and express, \$422.01; printing and stationery, \$349.80; underwriters' expenses, \$298.55.....		1,509 74
Total expenditure in Canada.....	\$	58,665 44

## RISKS AND PREMIUMS IN CANADA

<i>Plate Glass Risks.</i>	Premiums.
Gross policies in force at date of last statement.....	\$ 136,444 01
Taken during the year, new and renewed.....	65,432 18
Total.....	\$ 201,876 19
Deduct terminated.....	79,588 13
Gross in force at end of year.....	\$ 122,288 06
Deduct reinsured.....	1,277 71
Net in force December 31, 1916.....	\$ 121,010 35

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$ 255,763 18
Mortgage loans on real estate, first liens.....	74,250 00
Book value of stocks and bonds held by the company.....	559,542 53
Cash on hand, in trust companies and in banks.....	39,375 17
Premiums in course of collection.....	90,264 20
Total ledger assets.....	\$ 1,010,195 08

## NON-LEDGER ASSETS.

Market value of real estate over book value.....	19,236 82
Interest accrued.....	4,834 46
Rents due.....	275 00
Salvage glass on hand.....	7,122 97
Sundry accounts.....	145 00
Gross assets.....	\$ 1,041,809 33
Deduct assets not admitted.....	95,969 59
Total admitted assets.....	\$ 945,839 74

## LIABILITIES.

Net amount of unpaid claims.....	\$ 51,597 44
Unearned premiums.....	293,860 95
Commissions, brokerage and other charges due or to become due to agents or brokers.....	27,848 70
Federal, state and other taxes due or accrued (estimated).....	15,000 00
Salaries, rents, etc., due and accrued.....	1,341 39
Return premiums.....	504 25
Due or to become due for borrowed money.....	50,000 00
Other liabilities.....	550 09
Total liabilities, except capital stock.....	\$ 440,702 82
Capital stock paid up.....	250,000 00
Surplus over capital and liabilities.....	255,136 92
Total liabilities.....	\$ 945,839 74

7 GEORGE V, A. 1917

LLOYDS PLATE GLASS—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 556,204 80
Interest and dividends.....	27,489 26
Rents.....	19,985 02
Income tax collected at source.....	151 20
Borrowed money.....	50,000 00
<b>Total income.....</b>	<b>\$ 653,830 28</b>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 263,338 07
Dividends to stockholders.....	50,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums.....	176,993 05
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	74,487 40
Salaries, travelling and all other expenses of agents not paid by commissions.....	11,004 37
State taxes on premiums, Insurance Department licenses and fees.....	13,530 88
Rent.....	12,259 88
Taxes on real estate.....	7,681 08
All other licenses, fees and taxes.....	8,589 78
Agents' balances charged off.....	263 28
Gross loss on sale or maturity of bonds.....	800 00
All other disbursements.....	31,394 33
<b>Total disbursements.....</b>	<b>\$ 650,389 12</b>

## EXHIBIT OF PREMIUMS.

Premiums on plate glass risks written or renewed during the year.....	\$ 650,400 02
Premiums on risks terminated during the year.....	645,317 88
Premiums on net amount in force at December 31, 1916.....	595,779 90

SESSIONAL PAPER No. 8.

# THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—ALFRED WRIGHT.

Manager and Secretary—ALEXANDER MACLEAN.

Head Office—61-65 Adelaide St., E. Toronto.

(Incorporated by an Act of Parliament of Canada, April 10, 1908. On November 4, 1910, the power of the Company was extended to include plate glass insurance, under the provisions of section 81 of The Insurance Act, 1910, and on May 30, 1913, its power was further extended to include automobile insurance under the provisions of the said section. Dominion license issued July 24, 1908.)

## CAPITAL.

Amount of capital stock authorized and subscribed.....	\$ 500,000 00
Amount paid in cash.....	400,000 00
Amount of premium on capital stock paid in by stockholders .....	435,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate.....	\$ 125,011 50
Book value of bonds and debentures (For details, see Schedule A.).....	616,613 55
Cash at head office and branches.....	3,346 21
Cash in banks and trust companies, viz:—	
Dominion Bank, Winnipeg.....	\$ 5,362 70
Royal Bank of Canada, Vancouver.....	180 33
Royal Bank of Canada, Montreal.....	614 95
Bank of Toronto, Toronto.....	25,703 60
Continental and Commercial National Bank, Chicago.....	4,151 60
Fidelity Trust Co., Hartford.....	28,093 49
U.S. Mortgage and Trust Co., New York.....	11,352 51
Crocker National Bank, San Francisco, Cal.....	8,201 96
Wells Fargo Nevada National Bank, San Francisco, Cal.....	208 16
Total cash in banks.....	83,869 30
Agents' balances.....	3,806 82
Due from London and Lancashire Fire Ins. Co., Liverpool.....	16,253 63
Deposit with Glass Underwriters' Association.....	100 00
Total ledger assets.....	\$ 849,001 01
Deduct market value of bonds and debentures under book value.....	18,580 18
	\$ 830,420 83

## OTHER ASSETS.

Interest accrued.....	6,232 49
Rents due.....	387 50
Gross premiums due and uncollected, viz:—	
Accident (\$3,833.65 on business prior to Oct. 1, 1916).....	\$12,328 24
Automobile and Employers' Liability (\$22,832.76 on business prior to Oct. 1, 1916).....	32,646 57
Guarantee (\$1,489.42 on business prior to Oct. 1, 1916).....	5,517 10
Plate Glass (\$1,018.07 on business prior to Oct. 1, 1916).....	3,046 10
Sickness (\$2,528.12 on business prior to Oct. 1, 1916).....	9,266 94
Total.....	\$ 62,804 95
Less commission.....	16,215 93
Net amount of premiums due and uncollected.....	46,589 02
Total assets.....	\$ 883,629 84

7 GEORGE V, A. 1917

## THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—Continued.

## LIABILITIES.

## (1) Liabilities in Canada.

Unsettled claims, viz.:—		
Accident, unadjusted.....	\$ 11,000 00	
Automobile, unadjusted (\$550 accrued prior to 1916).....	2,700 00	
Employers' Liability, unadjusted (\$2,000 accrued prior to 1916).....	5,000 00	
Guarantee, unadjusted.....	2,800 00	
Plate Glass, unadjusted.....	1,000 00	
Sickness, unadjusted (\$400 accrued prior to 1916).....	8,000 00	
Total net amount of unsettled claims.....	\$ 30,500 00	
Reserve of unearned premiums, viz.:—		
Accident.....	\$ 34,350 88	
Automobile.....	14,130 83	
Employers' Liability.....	10,463 95	
Guarantee.....	8,985 10	
Plate Glass.....	9,847 14	
Sickness.....	21,161 27	
Total reserve, \$98,939.17; carried out at 80 per cent.....		79,151 34
Taxes due and accrued.....		1,500 00
Reserve for agents' balances and outstanding premiums considered uncollectable.....		4,000 00
Due and accrued for salaries, rent, advertising, agency and other expenses.....		502 10
Due for reinsurance.....		833 63
Auto Fire premiums due London and Lancashire Fire.....		272 93
Total liabilities in Canada.....	\$ 116,760 00	

## (2) Liabilities in other Countries.

Unsettled claims, viz.:—		
Accident, unadjusted.....	\$ 350 00	
Accident, resisted, in suit.....	2,375 00	
Automobile, unadjusted.....	3,300 00	
Automobile, resisted, in suit.....	59,925 00	
Automobile, resisted, not in suit.....	150 00	
Employers' Liability, unadjusted.....	17,700 00	
Employers' Liability, resisted, in suit.....	55,550 00	
Employers' Liability, resisted, not in suit.....	8,790 00	
Guarantee, unadjusted.....	9,811 00	
Sickness, resisted, not in suit.....	750 00	
Total net amount of unsettled claims.....	\$ 158,701 00	
London and Lancashire Indemnity Co. of America.....		2 65
Reserve for agents' balances and outstanding premiums considered uncollectable.....		10,000 00
Total liabilities in other countries.....	\$ 168,703 65	
Total liabilities (except capital stock) in all countries.....	\$ 285,463 65	
Excess of assets over liabilities.....	\$ 598,166 79	
Capital stock paid in cash.....	400,000 00	
Surplus over all liabilities and capital.....	\$ 198,166 79	

## INCOME.

Premiums.	CLASS OF BUSINESS.				
	Accident		Auto- mobile.	Employers' Liability.	
	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	88,341 91	6,132 10	39,463 54	27,207 51	70,672 21
Less reinsurance.....	3,633 41		137 50	2,556 94	
“ return premiums.....	17,755 12	2,168 85	12,810 99	6,079 26	26,581 28
Total reduction.....	21,388 53		12,948 49	8,636 20	
Net cash received.....	66,953 38	3,963 25	26,515 05	18,571 31	44,090 93

## SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—Continued.  
INCOME—Concluded.

Premiums.	CLASS OF BUSINESS.					
	Guarantee.		Plate Glass.		Sickness.	
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	24,339 61	5,428 57	16,190 25	4,476 24	52,605 72	3,354 54
Less reinsurance.....	2,124 39		172 30		1,206 79	
“ return premiums....	4,801 65	2,693 92	3,346 46	1,763 37	10,767 47	1,196 93
Total deduction.....	6,926 04		3,518 76		11,974 26	
Net cash received.....	17,413 57	2,734 65	12,671 49	2,712 87	40,631 46	2,157 61
Net cash received for premiums for all classes of business.....	\$ 238,435 57					
Cash received for interest on investments.....	33,497 65					
Rents.....	1,302 94					
Profit on sale of securities.....	700 00					
Total income.....	\$ 273,936 16					

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.				
	Accident.		Auto- mobile.	Employer's Liability	
	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occurring in previous years.....	6,795 75	11,484 26	1,689 02	6,122 04	223,982 79
Paid for claims occurring during the year.....	23,606 39		6,852 70	4,650 16	
Less salvages and reinsurances.....	1,567 16		50 00	2,193 84	228 00
Net payment for said claims.....	22,039 23		6,802 70	2,456 32	
Total net payment for claims.....	28,834 98	11,484 26	8,491 72	8,578 36	223,754 79

7 GEORGE V, A. 1917

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—Continued.  
EXPENDITURE—Continued.

Claims.	CLASS OF BUSINESS.						
	Guarantee.		Plate Glass.		Sickness.		
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Net amount paid for claims occurring in pre- vious years.....	4,007 84	— 324 91	450 57	1,964 31	5,660 83	689 13	
Paid for claims occurring during the year.....	130 31		5,803 05		20,913 17		
Less salvages and rein- surances.....	93 14		31 65		1,253 71		
Net payment for said claims.....	37 17		5,771 40		19,659 46		
Total net payment for claims.....	4,045 01	— 324 91	6,221 97	1,964 31	25,320 29	689 13	
Total net payments for claims for all classes of business in Canada.....\$							319,059 91
Dividends paid stockholders.....							144,400 00
Commission and brokerage.....							68,383 57
Taxes.....							15,172 20
Salaries, Fees and Travelling Expenses:—Salaries: General and special agents, \$30,478.95; travelling expenses, \$5,937.62.....							36,416 57
Miscellaneous expenditure, viz.:—Advertising, \$1,672.24; pay roll audits, \$236.75; office expenses, \$1,665.54; bad debts, \$4,257.41; surveys, \$706.41; medical examiners' fees, \$717.25; postage, telegrams, telephones and express, \$1,521.98; printing and stationery, \$3,862.22; rents, \$1,799.91; legal fees, \$352.55.....							16,792 26
Total expenditure.....\$							600,224 51

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1915.....	\$ 1,175,016 43
Amount of cash income as above.....	273,936 16
Total.....	\$ 1,448 952 59
Amount of cash expenditure as above.....	600,224 51
Balance, net ledger assets, at December 31, 1916, \$849,001.01 (less \$272.93 ledger liability)..<	\$ 848,728 08

## SESSIONAL PAPER No. 8

## THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—Continued.

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.						
	Accident.			Automobile.		Employers' Liability	
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1915.	5,052	12,049,750	67,941 84	304	19,680 78	388	22,899 21
Taken in 1916—New.....	1,825	4,875,500	26,747 77	683	33,132 64	285	17,914 29
Renewed.....	4,360	10,831,200	61,563 00	125	7,184 00	254	9,256 94
Totals.....	11,237	27,756,450	156,252 61	1,112	59,997 42	927	50,070 44
Less ceased.....	6,289	14,689,350	83,290 64	593	31,608 25	486	26,543 48
Gross in force at end of 1916.	4,948	13,067,100	72,961 97	519	28,389 17	441	23,526 96
Less reinsured.....		39,000	4,260 22		137 50		2,467 58
Net in force at end of 1916..	4,948	13,028,100	68,701 75	519	28,251 67	441	21,059 38

Risks and Premiums.	CLASS OF BUSINESS.						
	Guarantee.			Plate Glass.		Sickness.	
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1915.	899	4,578,572	18,127 26	1,294	19,044 33	3,943	38,025 22
Taken in 1916—New.....	468	2,248,172	10,331 98	684	6,967 37	1,525	19,046 12
Renewed.....	824	3,538,717	13,711 34	764	9,111 42	3,303	34,084 47
Totals.....	2,191	10,365,461	42,170 58	2,742	35,123 12	8,771	91,155 81
Less ceased.....	1,107	5,639,319	22,014 05	1,274	15,413 10	4,907	47,476 55
Gross in force at end of 1916.	1,084	4,726,142	20,156 53	1,468	19,710 02	3,864	43,679 26
Less reinsured.....		333,592	2,186 33		146 79		1,356 73
Net in force at end of 1916..	1,084	4,392,550	17,970 20	1,468	19,563 23	3,864	42,322 53

Summary of net in force at end of 1916: No. 12,324. Premiums, \$197,868.76.

7 GEORGE V, A. 1917

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
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*On deposit with Receiver General—**Governments—*

British Government local loans, 1912 or later, 3 p.c.....	\$ 48,666 67	\$ 47,000 00	\$ 29,200 00
Cape of Good Hope, 1917 or 1923, 4 p.c.....	34,066 67	33,000 00	31,000 67

*Cities—*

Hull (g'teed by Prov. Quebec) 1937, 4 p.c.....	16,500 00	16,005 00	13,695 00
Victoria, 1922, 4 p.c.....	486 67	447 80	452 60

Total on deposit with Receiver General..	\$ 99,720 01	\$ 96,452 80	\$ 74,348 27
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*On deposit in the United States—**Governments—*

Dom. of Canada, 1919, 3½ p.c.....	\$ 31,590 00	\$ 31,590 00	\$ 30,958 20
Prov. of Manitoba, 1929, 5 p.c.....	7,290 00	7,834 32	7,217 10

*Cities—*

Buffalo, N.Y., 1931, 4 p.c.....	75,000 00	75,937 50	77,250 00
Buffalo, N.Y., 1900, 4 p.c.....	25,000 00	25,500 00	26,250 00
Mount Vernon, N.Y., 1932, 4½ p.c.....	50,000 00	51,671 45	54,000 00
Mount Vernon, N.Y., School, 1961, 4½ p.c.....	5,000 00	5,480 29	5,750 00
New York, 1957, 4½ p.c.....	60,000 00	63,900 00	66,000 00
Oswego, N.Y., 1928, 4½ p.c.....	20,000 00	20,662 48	21,200 00
Oswego, N.Y., 1929, 4½ p.c.....	5,000 00	5,173 42	5,350 00
Schenectady, N.Y., 1917, 4 p.c.....	6,000 00	5,965 20	6,000 00
Schenectady, N.Y., 1918, 4 p.c.....	9,000 00	8,941 50	9,000 00
Syracuse, N.Y., 1918, 4 p.c.....	10,000 00	10,062 50	10,000 00
Syracuse, N.Y., 1924, 4 p.c.....	10,000 00	10,102 50	10,200 00
Syracuse, N.Y., 1917, 4½ p.c.....	10,000 00	10,132 76	10,000 00
Syracuse, N.Y., 1918-1921, 4½ p.c.....	44,000 00	44,834 16	44,880 00
Syracuse, N.Y., 1922, 4½ p.c.....	1,000 00	1,024 19	1,130 00
Syracuse, N.Y., 1923, 4½ p.c.....	1,000 00	1,026 11	1,040 00
Syracuse, N.Y., 1924-1927, 4½ p.c.....	44,000 00	45,343 73	46,420 00

*Counties—*

Schenectady, N.Y., 1954, 4½ p.c.....	2,000 00	2,097 16	2,280 00
Schenectady, N.Y., 1953, 4½ p.c.....	12,000 00	12,588 04	13,920 00
Schenectady, N.Y., 1956-1958, 4½ p.c.....	36,000 00	37,792 74	41,160 00

*Railway—*

Grand Trunk Pacific, 1st mtge. (g'teed, by Dom. of Can.) 1962, 3 p.c.....	53,460 00	42,500 70	33,679 80
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Total deposited in United States.....	\$ 517,340 00	\$ 520,160 75	\$ 523,685 10
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Total par, book and market values.....	\$ 617,060 00	\$ 616,613 55	\$ 598,033 37
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SESSIONAL PAPER No. 8

## LOYAL PROTECTIVE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—S. A. ALLEN.

Secretary—F. R. PARKS.

Principal Office—Boston, Mass.

Chief Agent in Canada—WILLIAM ATKINS.

Head Office in Canada—Toronto.

(Incorporated 1909. Dominion license issued February 13, 1913.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 100,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Prov. of Alberta, 1924, 4½ p.c.....	\$ 10,000 00	\$ 9,500 00
Prov. of Ontario, 1941, 4 p.c.....	13,000 00	11,310 00
Massachusetts State, 1941, 3 p.c.....	5,000 00	4,400 00
Massachusetts State, 1923, 3½ p.c.....	1,000 00	990 00
Massachusetts State, 1924, 3½ p.c.....	5,000 00	5,000 00
Massachusetts State, 1929, 3½ p.c.....	3,000 00	3,000 00

Total on deposit with Receiver General.....\$ 37,000 00 \$ 34,200 00

Carried out at market value.....\$ 34,200 00

*Other Assets in Canada.*

Cash at head office.....	100 00
Cash in Standard Bank, Toronto.....	13,319 03
Interest accrued.....	425 00
Office furniture and plans.....	1,000 00

Total assets in Canada.....\$ 49,044 03

## LIABILITIES IN CANADA.

Net amount of accident and sickness claims, unadjusted.....	\$ 14,988 58
Reserve of unearned premiums, \$17,763; carried out at 80 per cent.....	14,210 40
Due and accrued for salaries, rent, advertising, agency and other expenses.....	816 55
Taxes due and accrued.....	1,000 00
Premiums paid in advance.....	1,881 00
Estimated cost of adjusting claims.....	23 02

Total liabilities in Canada.....\$ 32,919 55

## INCOME IN CANADA.

*Accident and Sickness Risks.*

Gross cash received for premiums.....	\$ 93,363 00
Deduct return premiums.....	590 93
Net cash received for said premiums.....	\$ 92,772 07
Received for interest.....	2,206 69
Received from policy fees.....	10,740 00
Received from agents' balances previously charged off.....	3 00
Total income in Canada.....	\$ 105,721 76

7 GEORGE V, A. 1917

## LOYAL PROTECTIVE—Continued.

## EXPENDITURE IN CANADA.

*Accident and Sickness Risks.*

Net amount paid for claims occurring in previous years.....	\$ 15,798 18
Net amount paid for claims occurring during the year.....	44,131 81
Total net amount paid for accident and sickness claims.....	\$ 59,929 99
Paid for commission or brokerage.....	16,435 91
Salaries of head office officials, \$3,269.16; do; of agents, \$5,234.07; travelling expenses; officials, \$243; agents, \$1,049.63.....	9,800 86
Taxes.....	3,219 62
Miscellaneous expenditure, viz.: Advertising, \$629.95; postage, telegrams, telephone and express, \$1,311.14; printing and stationery, \$1,186.25; rent, \$860; office supplies, etc., \$237.21; exchange, \$85.05; medical examiners' fees, \$8; furniture and fixtures, \$50.55; insurance journals, etc., \$53; investigating claims, \$122.43; legal expenses, \$101; administration expenses, \$14,263.28.....	18,907 86
Total expenditure in Canada.....	\$ 108,294 24

## RISKS AND PREMIUMS IN CANADA.

*Accident and Sickness Risks.*

	No.	Premiums.
Gross policies in force at end of 1915.....	5,615	\$ 24,373 00
Taken during 1916, new and renewed.....	2,143	93,363 00
Total.....	7,763	\$ 117,736 00
Deduct terminated.....	1,928	91,091 50
Gross and net in force at December 31, 1916.....	5,835	\$ 26,644 50

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of bonds and stocks owned.....	\$ 400,147 89
Cash on hand, in banks and in trust companies.....	111,930 50
Total ledger assets.....	\$ 512,078 39
Interest accrued.....	5,456 65
Gross assets.....	\$ 517,535 04
Deduct assets not admitted.....	7,707 89
Total admitted assets.....	\$ 509,827 15

## LIABILITIES.

Total amount of unpaid claims.....	\$ 114,500 00
Expenses of investigation and adjustment of unpaid claims (estimated).....	131 13
Total unearned premiums.....	113,400 67
Commission, brokerage, and other charges due or to become due.....	4,850 86
Salaries, rent, etc., due or accrued.....	400 00
Federal, state and other taxes due or accrued (estimated).....	9,500 00
Total liabilities.....	\$ 242,782 66
Capital stock paid up in cash.....	100,000 00
Surplus over all liabilities and capital stock.....	167,044 49
Total liabilities.....	\$ 509,827 15

## INCOME.

Total net cash received for premiums.....	\$ 580,996 79
Inspections.....	55,820 00
Interest and dividends.....	19,124 32
Rents.....	146 63
Agents' balances previously charged off.....	1,689 10
Gross profits on sale or maturity of stocks.....	2,481 24
All other income.....	75 00
Total income.....	\$ 660,333 13

## SESSIONAL PAPER No. 8

LOYAL PROTECTIVE—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 364,946 61
Investigation and adjustment of claims.....	1,218 00
Policy fees retained by agents.....	54,923 25
Commission or brokerage.....	46,107 36
Salaries, fees and all other charges of officers, directors, trustees and home office employees	83,580 97
Salaries, travelling and all other expenses of agents not paid by commissions.....	28,724 54
Medical examiners' fees and salaries.....	383 00
Inspection (other than medical claim).....	135 51
Rents.....	8,863 04
State taxes on premiums, Insurance Department licenses and fees.....	13,618 91
All other fees and taxes.....	2,120 05
Paid stockholders for interest or dividends.....	10,000 00
Agents' balances charged off.....	8,653 61
Borrowed money repaid.....	1,745 04
Gross decrease, by adjustment, in book value of stocks.....	56 26
All other disbursements.....	29,888 64
<b>Total disbursements.....</b>	<b>\$ 654,964 79</b>

## EXHIBIT OF PREMIUMS.

*Accident and Sickness.*

Premiums on policies written or renewed during the year.....	\$ 583,361 97
Premiums on policies expired and terminated.....	573,648 97
Premiums on policies in force at end of year.....	158,765 50

7 GEORGE V, A. 1917

## MARYLAND CASUALTY COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—JOHN T. STONE.

Secretary—JOHN A. HARTMAN.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—F. J. LIGHTBOURN.

Head Office in Canada—Toronto.

(Incorporated March 1898. Commenced business in Canada May 12, 1903).

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,500 000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A).....\$ 260,170 91

*Other Assets in Canada.*

Cash in head office.....	200 00
Cash in banks and loan company viz:—	
Central Canada Loan and Savings Co., Toronto.....	\$ 8,839 33
Royal Bank of Canada, Montreal.....	119 14
Royal Bank of Canada, Toronto.....	13,236 57

Total cash in banks and loan company.....	22,195 04
Interest accrued.....	1,262 48
Deposited with Workmen's Compensation Board, Province of Manitoba.....	5,000 00

Agents' balances and premiums uncollected, viz:—	
Accident (\$205.44 on business written prior to Oct. 1, 1916).....	\$ 7,337 34
Automobile.....	631 92
Burglary (\$12 on business written prior to Oct. 1, 1916).....	1,310 77
Employers' Liability (\$153.73 on business written prior to Oct. 1, 1916)....	4,515 92
Guarantee (\$338.31 on business written prior to Oct. 1, 1916).....	18,229 09
Plate Glass (\$458.73 on business written prior to Oct. 1, 1916).....	983 85
Sickness (\$161.42 on business written prior to Oct. 1, 1916).....	5,745 40
Steam Boiler.....	2,653 41
Sprinkler Leakage.....	3,420 64

Net outstanding premiums \$44,878.34 (less \$13,396.03 commission) .....	31,482 26
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Total assets in Canada.....	\$ 320,310 69
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## LIABILITIES IN CANADA.

Unsettled claims:—	
Accident, unadjusted.....	\$ 12,574 89
Automobile, unadjusted.....	165 00
Burglary, unadjusted.....	100 78
Employers' Liability, unadjusted.....	11,713 54
Guarantee, unadjusted.....	10,982 63
Plate Glass, unadjusted.....	464 33
Sickness, unadjusted.....	4,184 30
Sprinkler Leakage, unadjusted.....	2,195 00

Total net amount of unsettled claims.....	\$ 42,380 47
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## SESSIONAL PAPER No. 8

## MARYLAND CASUALTY—Continued.

## LIABILITIES IN CANADA—Concluded.

## Reserve of unearned premiums, viz:—

Accident.....	\$ 23,758 99
Automobile.....	5,340 14
Burglary.....	8,544 54
Employers' Liability (\$5,250 accrued in previous years).....	13,861 18
Guarantee (\$3,500.88 accrued in previous years).....	25,521 51
Plate Glass (\$63 accrued in previous years).....	5,174 58
Sickness.....	18,667 77
Steam Boiler.....	22,405 71
Sprinkler Leakage (\$195 accrued in previous years).....	17,924 98

Total reserve, \$141,199.20; carried out at 80 per cent. .... \$ 112,959 36  
 Taxes due and accrued..... 4,000 00

Total liabilities in Canada.....\$ 159,339 83

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.				
	Accident.	Automobile.	Burglary.	Employers' Liability.	Guarantee.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	55,692 54	12,375 44	15,414 91	53,083 06	52,225 45
Less return premiums.....	10,035 17	2,087 07	1,210 25	10,161 14	2,125 32
Net cash received.....	45,657 37	10,288 37	14,204 66	42,921 92	50,100 13

Premiums.	CLASS OF BUSINESS.			
	Plate Glass.	Sickness.	Steam Boiler.	Sprinkler Leakage.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	9,072 46	42,896 51	21,547 78	16,331 91
Less return premiums.....	814 40	7,884 77	4,604 18	2,135 21
Net cash received.....	8,258 06	35,011 74	17,183 60	14,246 70

Net cash received for premiums for all classes of business..... \$ 237,872 55  
 Cash received for interest on investments..... 12,801 48  
 Inspection service..... 8 00

Total income in Canada.....\$ 250,682 03

7 GEORGE V, A. 1917

## MARYLAND CASUALTY—Continued.

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.				
	Accident.	Automobile	Burglary.	Employers' Liability.	Guarantee.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	9,119 56	2,303 22	353 35	13,518 71	
Paid for claims occurring during the year.....	19,948 53	1,933 86	320 45	17,549 21	2,329 95
Less savings and salvage.					1,067 95
Total net payment for claims.....	29,068 09	4,237 08	678 80	31,067 92	1,262 00

  

	CLASS OF BUSINESS.			
	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	605 38	4,319 33	697 35	
Paid for claims occurring during the year.....	2,394 56	14,261 36	6,122 08	19 28
Total net payment for claims.....	2,999 94	18,580 69	6,821 43	19 28

  

Total net payments for claims for all classes of business.....	\$ 94,736 23
Commission and brokerage.....	76,951 35
Taxes.....	13,800 69
Salaries, fees and travelling expenses:—Salaries:—Head Office, \$3,422; travelling expenses, \$862.18 .....	4,284 18
Miscellaneous expenditure, viz.:—Advertising, \$29.85; fire discontinued agents, \$1,543.30; inspections and surveys, \$6,943.95; legal expenses, \$26.00; branch claim divisions, \$8,765.41; postage, telegrams, telephones and express, \$1,055.44; printing and stationery, \$2,337.93; rents, \$390; underwriters' boards, associations, etc., \$479.81; Insurance Dept., \$142.45; totals, \$21,714.17 less sale of furniture, \$4.50.....	21,709 67
Total in Canada.....	\$ 211,482 17

## SESSIONAL PAPER No. 8

## MARYLAND CASUALTY—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums	CLASS OF BUSINESS.								
	Accident.			Automobile.			Burglary.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	2,043	9,306,567	37,545 78	198	1,980,000	9,157 83	716	2,663,314	13,892 68
Taken in 1916, new and renewed....	3,850	15,088,180	57,553 14	260	2,600,000	12,767 34	680	2,825,300	15,374 65
Totals.....	5,893	24,394,747	95,098 92	458	4,580,000	21,925 17	1,396	5,488,614	29,267 33
Less ceased.....	2,856	12,591,267	47,580 95	228	2,280,000	11,244 90	639	2,440,396	13,487 85
Gross and net in force at end of 1916....	3,037	11,803,480	47,517 97	230	2,300,000	10,680 27	757	3,048,218	15,779 48

Risks and Premiums.	CLASS OF BUSINESS.							
	Employers' Liability.			Guarantee.			Plate Glass.	
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$ cts.
Gross in force at end of 1915....	387	1,900,500	26,878 71	432	3,161,993	45,136 14	425	10,270 54
Taken in 1916, new and renewed	436	4,360,000	49,064 53	438	2,362,907	55,971 19	351	8,120 53
Totals.....	823	6,260,500	75,943 24	920	5,524,900	101,107 33	776	18,391 07
Less ceased.....	453	4,530,000	48,156 90	507	3,132,876	51,066 27	316	8,597 92
Gross and net in force at end of 1916.....	370	1,730,500	27,786 34	413	2,392,024	50,041 06	460	9,793 15

Risks and Premiums.	CLASS OF BUSINESS						
	Sickness.	Sprinkler Leakage.		Steam Boiler.			
	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	21,610 74	320	3,363,478	30,969 26	233	3,914,900	27,453 00
Taken in 1916, new and renewed.....	45,220 31	305	2,252,450	18,443 29	149	1,790,833	22,917 69
Totals.....	66,831 05	625	5,615,928	49,412 55	382	5,705,733	50,370 69
Less ceased.....	29,495 51	244	1,973,095	15,349 52	129	584,000	8,657 26
Gross and net in force at end of 1916..	37,335 54	381	3,642,833	34,063 03	253	5,121,733	41,713 43

7 GEORGE V, A. 1917

## MARYLAND CASUALTY—Continued.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.—

	Par value.	Market value.
<i>Cities—</i>		
Brandon, 1934, 4½ p.c.....	\$ 10,000 00	\$ 8,900 00
Charlottetown, 1927, 4 p.c.....	10,000 00	9,000 00
Edmonton, 1919, 4½ p.c.....	23,000 00	27,160 00
Edmonton, 1933, 4½ p.c.....	18,493 33	15,904 26
Edmonton, 1944, 4½ p.c.....	7,000 00	5,740 00
London, 1919-1920, 4½ p.c.....	10,000 00	9,850 00
Peterborough, 1937, 4½ p.c.....	17,000 00	16,320 00
Quebec, 1922, 4½ p.c.....	20,000 00	19,400 00
St. Boniface, 1928, 5 p.c.....	10,000 00	9,500 00
St. Catharines, 1922, 4½ p.c.....	5,000 00	4,850 00
Toronto, 1929, 3½ p.c.....	38,933 33	33,871 99
Vancouver, 1946, 4 p.c.....	10,000 00	7,700 00
Victoria, 1921, 4 p.c.....	25,306 67	23,788 27
Victoria, 1937, 4 p.c.....	9,733 33	7,981 33
<i>Town—</i>		
Amherst, 1938, 4½ p.c.....	15,000 00	13,500 00
<i>Railways—</i>		
C.N.R., Ontario Div., 1st Mtge. (g'teed. by Province of Manitoba), 1930, 4 p.c.....	44,773 33	38,505 06
C.N.R. Winnipeg Term., (g'teed. by Province of Manitoba), 1939, 4 p.c.....	10,000 00	8,200 00
Total on deposit with Receiver General.....	\$ 289,239 99	\$ 260,170 91

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Net cash received for premiums.....	\$ 9,074,824 09
Interest and dividends.....	261,934 67
Rents.....	110,203 28
Gross profit on sale or maturity of bonds.....	1,340 43
Gross increase, by adjustment, in book value of bonds and stocks.....	111,245 42
Total income.....	\$ 9,559,547 29

## DISBURSEMENTS.

Net amount paid policyholders for claims.....	\$ 3,464,204 05
Investigation and adjustment of claims.....	605,824 93
Cash paid stockholders for interest and dividends.....	275,000 00
Commission or brokerage to agents (less received on return premiums and reinsurance).....	1,963,495 59
Salaries, travelling and all other expenses of agents not paid by commission.....	189,934 03
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	355,005 36
Salaries and expenses of pay-roll auditors.....	50,969 92
Inspections (other than medical and claim).....	288,464 59
Rents.....	56,189 92
State taxes on premiums, Insurance Department licenses and fees (including municipal licenses).....	150,241 31
Taxes on real estate.....	22,205 23
All other licenses, fees and taxes.....	57,262 71
Agents' balances previously charged off.....	37,652 69
Gross decrease, by adjustment, in book value of ledger assets.....	48,651 35
All other disbursements.....	223,067 86
Total disbursements.....	\$ 7,788,169 54

## LEDGER ASSETS.

Book value of real estate.....	\$ 1,464,696 15
Mortgage loans on real estate, first liens.....	54,401 33
Book value of bonds and stocks.....	6,842,529 41
Cash on hand, in trust companies and in banks.....	421,268 87
Agents' balances and bills receivable.....	53,587 35
Reinsured losses due from other companies.....	3,284 83
Premiums in course of collection.....	1,684,603 74
Total ledger assets.....	\$10,524,371 68

## SESSIONAL PAPER No. 8

MARYLAND CASUALTY—*Concluded.*

## NON-LEDGER ASSETS.

Interest accrued.....	\$	51,469	45
Other non-ledger assets.....		52,737	30
Total.....	\$10,628,578	43	
Deduct assets not admitted.....		329,970	10
Total admitted assets.....	\$10,298,608	33	

## LIABILITIES.

Net amount of unpaid claims and expenses of settlement.....	\$	2,627,170	15
Expenses of investigation and adjustment of unpaid claims (estimated).....		31,793	67
Total unearned premiums.....	4,058,318	81	
Commissions, brokerage and other charges due or to become due to agents or brokers.....		318,397	30
Federal, state and other taxes due or accrued (estimated).....		164,280	45
Salaries, rents, expenses, etc., due or accrued.....		12,189	43
Reinsurance due.....		25,453	50
Total liabilities, except capital.....	\$	7,237,608	31
Capital stock paid up in cash.....		1,500,000	00
Surplus over capital and other liabilities.....		1,561,000	02
Total liabilities.....	\$10,298,608	33	

## EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net Premiums in force at Dec. 31, 1916.
	\$ cts.	\$ cts.	\$ cts.
Accident.....	880,695 78	785,786 18	623,999 66
Health.....	449,327 65	332,280 91	321,034 22
Liability.....	3,159,983 15	2,863,033 94	1,934,165 38
Plate Glass.....	332,222 62	319,344 02	285,325 91
Steam Boiler.....	488,787 03	386,353 40	849,712 76
Burglary and theft.....	444,064 02	408,562 04	504,926 26
Sprinkler.....	205,719 74	184,578 54	290,656 27
Fly-Wheel.....	69,422 88	39,516 55	82,547 13
Auto and Teams (Property Damage).....	399,770 85	282,428 35	301,848 82
Workmen's Collective.....	32,563 07	26,804 10	13,826 36
Fidelity.....	292,798 81	236,528 19	205,133 51
Surety.....	1,165,376 19	1,006,491 33	950,381 43
Physicians' Defence.....	35,858 62	38,692 34	31,639 96
Workmen's Compensation.....	3,727,485 85	3,007,142 02	1,549,593 56

# MERCHANTS CASUALTY COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—M. J. McMICHAEL.

Vice-President and General Manager—L. M. FINGARD.

Secretary-Treasurer—H. J. KING.

Head Office—Winnipeg, Man.

(Incorporated as "Merchants Casualty Company" under authority of chap. 117 of Statutes of Manitoba, 1913. Dominion license issued March 2, 1914.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	500,000 00
Amount subscribed.....		435,000 00
Amount paid thereon in cash.....		56,890 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Mortgage loans on real estate, first liens.....	\$	29,750 00
Bonds and debentures, owned viz:—		

Governments—	Par value.	Book value.	Market value.
Dominion of Canada War Loan, 1931, 5 p.c....	\$ 30,000 00	\$ 29,166 30	\$ 29,700 00
*Province of Alberta, 1923, 4½ p.c.....	30,000 00	28,599 00	28,800 00
Province of Manitoba, 1926, 5 p.c.....	5,000 00	4,875 00	4,950 00
*Province of Saskatchewan, 1925, 5 p.c.....	10,000 00	9,400 00	9,900 00
Cities—			
*Regina, 1918, 6 p.c.....	5,000 00	5,025 00	5,050 00
*St. Boniface, 1942, 5 p.c.....	10,000 00	9,290 00	9,200 00
Towns—			
*Macleod, 1933, 6 p.c.....	5,000 00	4,925 00	4,900 00
*Humboldt, 1937 to 1943, 6 p.c.....	16,222 16	15,200 65	15,573 24
Galt, 1943, 5 p.c.....	1,000 00	981 70	980 00
Welland, 1933, 5 p.c.....	6,000 00	5,665 80	5,820 00
Total on deposit with Receiver General..	\$ 118,222 16	\$ 113,128 45	\$ 114,873 24

Carried out at book value.....	113 128 45
Cash at head office and eastern office, Toronto, Ont.....	21,472 91
Cash in Standard Bank, Winnipeg.....	25,558 44
Agents' ledger balances.....	2,927 03
Total ledger assets.....	\$ 192,836 83
Market value of bonds and debentures over book value.....	1,744 79

## OTHER ASSETS.

Interest accrued.....	2,124 32
Furniture and fixtures (less depreciation).....	12,272 37
Total assets.....	\$ 208,978 31

\*On deposit with Receiver General.

## SESSIONAL PAPER No. 8

## MERCHANTS CASUALTY—Concluded.

## LIABILITIES.

Net amount of accident and sickness claims, unadjusted.....	\$	20,000 00
Reserve of unearned premiums, \$62,116.44; carried out at 80 per cent.....		49,693 15
Salaries, rent, advertising, agency and other expenses due and accrued.....		2,799 73
Taxes due and accrued.....		6,944 62
<b>Total liabilities.....</b>	<b>\$</b>	<b>79,437 50</b>
Surplus of assets over liabilities.....	\$	129,540 81
Capital stock paid in cash.....		56,890 00
<b>Surplus over liabilities and paid up capital.....</b>	<b>\$</b>	<b>72,650 81</b>

## INCOME.

Gross cash received for premiums.....	\$	256,849 50
Deduct return premiums.....		1,450 27
Net cash received for premiums.....	\$	255,399 23
Interest and dividends.....		6,800 84
Membership fees.....		207,510 80
Other income.....		335 38
<b>Total.....</b>	<b>\$</b>	<b>470,046 25</b>
Received for increased capital.....		1,000 00
<b>Total income.....</b>	<b>\$</b>	<b>471,046 25</b>

## EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$	12,915 97
Net amount paid for claims occurring during the year.....		91,032 30
Total net amount paid for accident and sickness claims.....	\$	103,948 27
Amount of dividends paid during the year at 10 per cent.....		9,408 78
Commission or brokerage (including \$154,145 policy fees retained by agents).....		199,192 77
Paid for: salaries of officials, \$45,880.20; salaries of agents, \$4,141.37; directors' fees, \$450; auditors' fees, \$105.70; travelling expenses, \$3,628.57.....		54,205 84
Taxes.....		5,797 51
Miscellaneous expenditure, viz.: Advertising, \$2,852.01; furniture and fixtures, \$5,287.36; legal expenses, \$124.05; postage, telegrams, telephone and express, \$8,583.03; printing and stationery, \$6,117.42; rent, \$9,046.48; accounts written off, \$1,894.75; general expense, \$4,751.90; interest paid, \$354.30.....		39,011 30
<b>Total expenditure.....</b>	<b>\$</b>	<b>411,564 47</b>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1915.....	\$	133,355 05
Amount of cash income.....		471,046 25
<b>Total.....</b>	<b>\$</b>	<b>604,401 30</b>
Amount of cash expenditure.....		411,564 47
<b>Balance net ledger assets at December 31, 1916.....</b>	<b>\$</b>	<b>192,836 83</b>

## RISKS AND PREMIUMS.

<i>Accident and Sickness Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	18,573	\$ 6,797,718	\$ 20,244 57
Taken during the year.....	30,829	11,283,414	33,603 61
<b>Total.....</b>	<b>49,402</b>	<b>\$ 18,081,132</b>	<b>\$ 53,848 18</b>
Deduct terminated.....	20,890	7,645,740	22,770 10
<b>Gross and net in force at December 31, 1916.....</b>	<b>28,512</b>	<b>\$ 10,435,392</b>	<b>\$ 31,078 08</b>

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# THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—L. N. DUPUIS.

Vice-Presidents—C. ROBILLARD, M.P.P., W. E. HAYES, and G. E. LARIN, M.D.

Managing Director—J. G. DUBEAU.

Secretary—J. C. H. DUSSAULT,

Head Office—Montreal.

(Incorporated as "The National Weekly Indemnity Company" under the authority of chap. 124 of the Statutes of Quebec of 1909. Incorporated as "The Merchants' and Employers' Guarantee and Accident Company," April 4, 1911, by an Act of the Parliament of Canada 1-2 George V, chap. 118. Dominion license issued March 18, 1913.)

## CAPITAL.

Amount of capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	494,900 00
Amount paid in cash.....	98,280 00
Amount of premium on capital stock paid in by stockholders.....	45,739 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate (less encumbrances).....	\$ 30,950 25
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	27,266 50
Bonds and debentures owned by the Company, viz.:-	

	Par value.	Book value.	Market value.
*City of Kamloops, B.C., 1938, 6 p.c.....	\$ 10,000 00	\$ 9,800 00	\$ 9,900 00
<i>Towns—</i>			
*Pointe aux Trembles, 1953, 6 p.c.....	8,000 00	8,311 20	7,920 00
" " " 1953, 6 p.c.....	2,000 00	2,077 80	1,980 00
Sault au Recollet, 1954, 6 p.c.....	10,000 00	10,000 00	11,100 00
Shawinigan Falls, 1945, 5½ p.c.....	15,000 00	14,362 50	14,850 00
<i>Village—</i>			
*Ormstown, 1952, 5 p.c.....	25,000 00	23,960 00	21,750 00
<i>Municipality—</i>			
*Cartierville, 1942, 5 p.c.....	3,000 00	3,000 00	2,880 00
Total par, book and market values...	\$ 73,000 00	\$ 71,511 50	\$ 70,380 00

Carried out at book value.....	71,511 50
Cash at head office.....	100 00
Cash in Bank of Hochelaga, Montreal.....	15,470 21

Total ledger assets.....	\$ 145,298 46
Deduct market value of bonds and debentures under book value.....	1,131 50

\*On deposit with Receiver General.

\$ 144,166 96

## SESSIONAL PAPER No. 8

## THE MERCHANTS' AND EMPLOYERS'—Continued.

## OTHER ASSETS.

Interest accrued.....	\$	1,225 76
Gross premiums due and uncollected—		
Accident (\$136.50 on business prior to Oct. 1, 1916).....	\$	198 50
Automobile (\$502.60 on business prior to Oct. 1, 1916).....		885 90
Employers' Liability (\$7,206 on business prior to Oct. 1, 1916).....		17,668 56
Perfect Protection (Health and Accident) (\$24.25 on business prior to Oct. 1, 1916).....		144 45
Plate Glass (\$1,182.08 on business prior to Oct. 1, 1916).....		3,461 53
Sickness (\$31.50 on business prior to Oct. 1, 1916).....		38 50
Total.....	\$	22,397 44
Less commission \$5,017.12; less advances, \$1,850.94.....		3,166 18
Net premiums due and uncollected.....		19,231 26
Office fixtures.....		2,433 34
Other assets.....		889 74
Total assets.....	\$	167,947 06

## LIABILITIES.

Unsettled claims—		
Automobile, unadjusted.....	\$	646 40
Automobile, resisted, in suit.....		725 00
Total net amount of automobile claims unsettled (\$50 accrued in previous years).....	\$	1,371 40
Employers' Liability, unadjusted.....	\$	4,265 42
Employers' Liability, resisted, in suit.....		2,187 00
Total net amount of Employers' Liability claims unsettled (\$1,499.72 accrued in previous years).....	\$	6,452 42
P. P. (Health and Accident) unadjusted.....	\$	1,937 50
P. P. (Health and Accident) resisted, in suit.....		300 00
Total net amount of P. P. (Health and Accident) claims unsettled	\$	2,237 50
Plate Glass, unadjusted.....		1,062 24
Total net amount of unsettled claims.....	\$	11,123 56
Reserve of unearned premiums—		
Accident.....	\$	339 03
Automobile.....		4,030 64
Employers' Liability.....		19,884 62
Plate Glass.....		12,747 97
Sickness.....		222 63
Total, \$37,224.89; carried out at 80 per cent (\$29,779.91 and \$1,286.51 Perfect Protection, Health and Accident premiums paid in advance).....		31,066 42
Taxes due and accrued.....		1,167 58
Accounts payable, \$210.39; interest accrued on mtg., \$65.....		275 39
Total liabilities.....	\$	43,632 95
Surplus of assets over liabilities.....	\$	124,314 11
Capital stock paid in cash.....		98,250 00
Surplus over liabilities and capital.....	\$	26,034 11

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## THE MERCHANTS' AND EMPLOYERS'—Continued.

## INCOME.

Premiums.	CLASS OF BUSINESS.					
	Accident.	Automobile.	Employers' Liability.	Perfect Protection (Health and Accident.)	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	1,062 06	12,918 83	68,660 54	24,293 12	14,484 31	556 50
Less reinsurance.....	237 37					57 50
Less return premiums....	266 50	3,588 61	9,970 43	147 30	2,304 56	234 50
Total deduction.....	503 87					292 00
Net cash received.....	558 19	9,330 22	58,690 11	24,145 82	12,179 75	264 50
<hr/>						
Net cash received for premiums for all classes of business.....						\$ 105,168 59
Cash received for interest on investments.....						8,716 74
Policy fees.....						7,376 50
Premium on capital stock.....						3,304 00
Total.....						\$ 124,565 83
Received for calls on capital.....						7,060 00
Total income.....						\$ 131,625 83

## EXPENDITURE.

CLASS OF BUSINESS.					
Claims.	Automobile.	Employers' Liability.	Perfect Protection (Health and Accident.)	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occurring in previous years.....	27 06	14,665 13	387 58		
Paid for claims occurring during the year.....	1,172 10	24,126 02	8,900 75	1,582 70	196 45
Less salvages and reinsurance.....				24 70	
Total net payment for claims.....	1,199 16	38,791 15	9,288 33	1,558 06	196 45
Total net payments for claims for all classes of business.....\$ 51,033 09					
Dividends paid stockholders.....5,473 20					
Commission and brokerage (including \$7,376.50 entry fees retained by agents).....30,940 98					
Taxes.....2,467 76					
Salaries, fees and travelling expenses:—Salaries: head office, \$13,450.50; general and special agents, \$2,863; fees: directors, \$2,295; auditors, \$300; travelling expenses, \$1,691.50.....20,600 00					
Miscellaneous expenditure, viz.:—Advertising, \$946.46; entertainment, \$33; furniture and fixtures, \$935.11; real estate expenses, \$1,212.19; legal expenses, \$481.66; medical examiners' fees, \$1,316.34; postage, telegrams, telephones and express, \$1,172.48; printing and stationery, \$2,156.91; rents, \$1,700.96; general expenses, \$1,536.73; exchange and collection, \$41.41; commission on stock, \$991.20.....12,524 45					
Total expenditure.....\$ 123,039 48					

## SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS'—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1915.....	\$ 136,712 11
Amount of cash income.....	131,625 83
Total.....	\$ 268,337 94
Total amount of expenditure.....	123,039 48
Balance of net ledger assets at December 31, 1916.....	\$ 145,298 46

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.								
	Accident.			Automobile			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	64	134,325	864 67	51	510,000	3,164 39	581	5,850,000	38,791 33
Taken in 1916—									
New.....	19	71,000	328 75	144	1,440,000	9,849 33	230	2,300,000	13,958 72
Renewed.....	50	154,500	747 00	40	400,000	2,831 00	433	4,340,000	35,868 50
Totals.....	133	359,825	1,940 42	235	2,350,000	15,844 72	1,244	12,490,000	88,618 55
Less ceased.....	68	197,025	1,027 00	107	1,070,000	7,783 44	680	6,820,000	48,849 31
Gross in force at end of 1916.....	65	162,800	913 42	128	1,280,000	8,061 28	564	5,670,000	39,769 24
Less reinsured.....		97,500	237 37						
Net in force at end of 1916.....	65	65,300	676 05	128	1,280,000	8,061 28	564	5,670,000	39,769 24

Risks and Premiums.	CLASS OF BUSINESS.						
	Plate Glass.		Sickness.		P. P. Health and Accident		
	No.	Pre- miums.	No.	Pre- miums.	No.	Amount.	Pre- miums.
		\$ cts.		\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	209	4,079 85	14	144 26	1,342	596,775	1,568 92
Taken in 1916—New.....	659	15,245 37	13	314 50	2,434	918,017	2,995 11
“ Renewed.....	37	356 36	15	238 00			
Totals.....	905	19,681 58	42	696 76	3,776	1,514,792	4,564 03
Less ceased.....	167	2,475 71	14	194 00	1,398	512,177	1,645 30
Gross in force at end of 1916.....	738	17,205 87	28	502 76	2,378	1,002,615	2,918 73
Less reinsured.....				57 50			
Net in force at end of 1916.....	738	17,205 87	28	445 26	2,378	1,002,615	2,918 73

# THE GRAND LODGE OF THE LOYAL ORDER OF MOOSE IN THE DOMINION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Grand Dictator—NORMAN G. HEYD.

Grand Past Dictator—F. BEARD.

Grand Vice-Dictator—W. BULLER.

Grand Secretary—R. H. BRANDON.

Principal Office—Toronto.

(Incorporated April 1, 1912, by an Act of the Parliament of Canada, 2 George V, chap. 124. Dominion license issued November 3, 1913.)

(For List of Officers, see Appendix.)

## ASSETS.

Amount secured by way of loans on real estate, first liens.....				\$	1,850 00
Bonds and debentures on deposit with Receiver General, viz.:—					
	Par value.	Book value.	Market value.		
Cities—					
Medicine Hat, 1942, 5 p.c.....	\$ 11,000 00	\$ 10,570 48	\$ 9,680 00		
Kamloops, 1937, 5 p.c.....	500 00	500 00	440 00		
Total on deposit with Receiver General.....	<u>\$ 11,500 00</u>	<u>\$ 11,070 48</u>	<u>\$ 10,120 00</u>		
Carried out at book value.....					11,070 48
Cash in Royal Bank, Toronto.....					1,205 82
All other ledger assets.....					450 00
Total ledger assets.....				\$	14,576 30
Deduct market value of bonds and debentures under book value.....					950 48

\$ 13,625 82

## OTHER ASSETS.

Premiums outstanding.....		189 00
Interest accrued.....		162 93
Total assets.....	\$	13,977 75

## LIABILITIES.

Advances by Supreme Lodge.....	\$	12,861 41
Reserve on sickness certificates on (M. U. basis).....		1,543 15
Total liabilities.....	\$	14,404 56

## INCOME.

Net cash received for sickness premiums.....	\$	3,020 75
Received for interest.....		163 46
Total income.....	\$	3,184 21

## EXPENDITURE.

Total net amount paid for sickness claims.....	\$	1,403 50
Paid for: salaries of officials, \$895; do., of agents, \$377.20; actuary's fees, \$75.....		1,347 20
Paid for taxes.....		150 00
Miscellaneous expenditure, viz.: Postage, telegrams, telephone and express, \$118.35; exchange, \$25.49.....		143 84
Total expenditure.....	\$	3,044 54

## SESSIONAL PAPER No. 8

THE GRAND LODGE OF THE LOYAL ORDER OF MOOSE—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1915.....	\$	1,575 23
Amount of cash income.....		3,184 21
Total.....	\$	4,759 43
Amount of expenditure.....		3,044 54
Balance net ledger assets December 31, 1916 (\$14,576.30 less \$12,861.41 ledger liability).....	\$	1,714 89

## RISKS AND PREMIUMS.

	<i>Sickness Risks.</i>	No.
Policies in force at date of last statement.....		736
Gross and net in force at end of year.....		489

7 GEORGE V, A. 1917

# THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—SPENCER JOHN PORTAL.

Manager—WILFRID GALE.

Secretary—T. B. MULLINGS.

Principal Office—London, England.

Chief Agent in Canada—J. H. EWART.

Head Office in Canada—Toronto.

(Established by Deed of Settlement in 1854. Registered in 1862 under the Companies' Act, 1862, as an unlimited company; incorporated under the Companies' Acts, 1862 to 1883, as a limited company, June 17, 1885. Dominion license issued April 4, 1907. Name changed from the National Provincial Plate Glass Insurance Company, Limited, to the above name in June, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, £50,000.....	\$	243,333 33
Amount subscribed and paid in cash, £20,325.....		<u>99,888 33</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
Canada stock, 1930/1950, 3½ p.c.....	\$ 2,433 33	\$ 1,873 66
Canada stock, 1940/1960, 4 p.c.....	3,893 33	3,270 40
British Consols, 1923 or later, 2½ p.c.....	4,866 67	2,725 34
British War Loan stock, 1925/1945, 4½ p.c.....	4,866 67	4,672 00

Total on deposit with Receiver General.....	\$ 16,060 00	\$ 12,541 40
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Carried out at market value.....	\$	12,541 40
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## Other Assets in Canada.

Agents' balances and premiums uncollected (plate glass).....		471 48
Total assets in Canada.....	\$	<u>13,012 88</u>

## LIABILITIES IN CANADA.

Net amount of plate glass claims, adjusted and unpaid.....	\$	46 45
Reserve of unearned premiums, \$10,731.60; carried out at 80 per cent .....		8,585 28
Total liabilities in Canada.....	\$	<u>8,631 73</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	14,068 62
Deduct reinsurance, \$1.88; return premiums, \$1,620.80.....		1,622 68
Total net cash received for plate glass premiums.....	\$	12,385 94
Total income in Canada.....	\$	<u>12,385 94</u>

## SESSIONAL PAPER No. 8

THE NATIONAL PROVINCIAL PLATE GLASS—*Concluded.*

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$	214 44	
Amount paid for claims occurring during the year.....	\$	7,254 89	
Deduct salvages.....		10 00	
Net amount paid for said claims.....	\$	7,244 89	
Total net amount paid for plate glass claims.....	\$		7,459 33
Commission or brokerage.....			4,921 01
Taxes.....			595 11
Miscellaneous expenditure: Printing and stationery, \$79.51; postage, telegrams, telephones and express, \$11; board fees, etc., \$275.97.....			366 48
Total expenditure in Canada.....	\$		13,341 93

## RISKS AND PREMIUMS IN CANADA.

<i>Plate Glass Risks.</i>	Premiums.
Policies in force at date of last statement.....	\$ 24,628 30
Taken during the year, new.....	6,629 54
Taken during the year, renewed.....	7,202 97
Total.....	\$ 38,460 81
Deduct terminated.....	16,240 46
Gross and net in force at December 31, 1916.....	\$ 22,220 35

(For General Business Statement, see Appendix.)

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## NATIONAL SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—W. B. JOYCE.

Secretary—H. J. HEWITT.

Principal Office—New York.

Joint Chief Agents in Canada—LE GRAND REED, GEO. B. SHAW AND CHAS B. McNAUGHT.

Head Office in Canada—Toronto.

(Incorporated February 24, 1897. Dominion license issued November 30, 1910.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 4,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Westmount, 1954, 4 p.c.....	\$ 15,000 00	\$ 12,300 00
Town of Maisonneuve, 1950, 4½ p.c.....	54,000 00	44,280 00
Total on deposit with Receiver General.....	\$ 69,000 00	\$ 56,580 00

Carried out at market value.....\$ 56,580 00

*Other Assets in Canada.*

Held by the Company, viz:—

Town of Maisonneuve, 1954, 5 p.c.....	\$ 50,000 00	\$ 44,500 00
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Carried out at market value.....44,500 00

Cash in banks, viz:—

Royal Bank of Canada, Toronto.....	\$ 1,210 09
Home Bank of Canada, Toronto.....	11,450 74

Total cash in banks.....12,660 83

Interest accrued.....921 67

Agents' balances and premiums uncollected (guarantee).....5,055 14

Total assets in Canada.....\$ 119,717 64

## LIABILITIES IN CANADA.

Total net amount of guarantee claims, unadjusted.....\$ 12,324 80

Reserve of unearned premiums, \$33,757.96; carried out at 80 per cent.....27,006 37

Total liabilities in Canada.....\$ 39,331 17

## INCOME IN CANADA.

Cash received for premiums.....\$ 77,509 67

Deduct return premiums.....9,451 24

Total net cash received for guarantee premiums.....\$ 68,148 43

Received for interest and dividends.....5,691 59

Total income in Canada.....\$ 73,840 02

## SESSIONAL PAPER No. 8

## NATIONAL SURETY—Continued.

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$	4,981 75	
Amount paid for claims occurring during the year.....	\$	24,031 26	
Deduct recoveries, \$15,026.75; reinsurances, \$267.56.....		15,294 31	
Net amount paid for said claims.....	\$	8,736 95	
Total net amount paid for claims.....	\$	13,718 70	
Paid for commission or brokerage.....		25,028 91	
Paid for taxes.....		1,828 97	
Miscellaneous expenditure, viz.:—Advertising, \$77.45; postage, telegrams, telephones and express, \$77.96; printing and stationery, \$26.88; legal expenses, \$50; execution fee, \$14; loss expenses, \$308.95.....		555 24	
Total expenditure in Canada.....	\$	41,131 82	

## RISKS AND PREMIUMS IN CANADA.

<i>For Guarantee Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	796	\$ 12,804,468	\$ 67,563 77
Policies taken during the year, new and renewed....	881	12,712,320	76,857 20
Total.....	1,677	\$ 25,516,788	\$ 144,420 97
Deduct terminated.....	858	13,254,389	78,143 83
Gross and net in force at December 31, 1916.....	819	\$ 12,262,399	\$ 66,277 14

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Net cash received for premiums.....	\$ 4,679,303 93
Inspections.....	9,392 72
Interest and dividends.....	391,185 29
Rents.....	1,738 70
Agents' balances previously charged off.....	128 85
Gross profit on sale or maturity of real estate and bonds .....	6,889 16
Gross increase, by adjustment, in book value of real estate.....	15,665 64
Surplus paid in by stockholders.....	506,000 00
Income received from other sources.....	61,013 55
Total income.....	\$ 5,665,317 84

## DISBURSEMENTS.

Net amount paid policyholders for claims.....	\$ 946,949 90
Investigation and adjustment of claims.....	140,677 63
Cash paid stockholders for interest or dividends.....	330,021 00
Commission or brokerage (less received on return premiums and reinsurance).....	1,029,589 08
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	596,846 61
Salaries, travelling and all other expenses of agents not paid by commissions.....	209,819 40
Head office travelling expenses.....	9,544 61
Inspections (other than medical and claim) .....	2,492 80
Rents.....	48,494 69
Taxes on real estate.....	713 08
State taxes on premiums, Insurance Department licenses and fees.....	86,687 57
All other licenses, fees and taxes.....	8,511 43
Agents' balances charged off.....	1,492 52
Gross on sale or maturity of bonds and stocks.....	12,062 43
Gross decrease, by adjustment, in book value of real estate.....	1,000 00
All other disbursements.....	208,301 96
Total disbursements.....	\$ 3,633,504 71

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## NATIONAL SURETY—Concluded.

## LEDGER ASSETS.

Book value of real estate.....	\$ 106,155 00
Mortgage loans on real estate, first liens.....	115,419 45
Loans secured by pledge of bonds, stocks or other collaterals.....	44,180 25
Book value of bonds and stocks.....	8,978,733 73
Cash on hand, in transit, in trust companies and in banks.....	2,476,230 64
Premiums in course of collection.....	1,117,120 63
Bills and accounts receivable.....	97,353 67
Due from suspended banks.....	177,660 70
Other ledger assets.....	170,670 61
Total ledger assets.....	\$13,283,529 73

## NON-LEDGER ASSETS.

Interest due and accrued.....	90,379 41
Total.....	\$13,373,909 14
Deduct assets not admitted.....	560,729 48
Total admitted assets.....	\$12,813,179 66

## LIABILITIES.

Total net amount of unpaid claims.....	\$ 1,063,797 46
Estimated expenses of investigation and adjustment of unpaid claims.....	76,599 35
Total unearned premiums.....	2,820,773 61
Commissions, brokerage and other charges due or accrued.....	206,020 21
Salaries, rents, bills, expenses, etc., due or accrued.....	18,697 12
Federal, state, and other taxes due or accrued (estimated).....	81,066 25
Dividends declared and unpaid.....	90,063 00
Return premiums, \$21,460.38; reinsurance, \$49,305.92.....	70,766 30
All other liabilities.....	67,813 45
Total liabilities (except capital).....	\$ 4,495,536 75
Capital stock paid up in cash.....	4,000,000 00
Surplus above capital and other liabilities.....	4,317,642 91
Total liabilities.....	\$12,813,179 66

## RISKS AND PREMIUMS.

	Premiums on policies written or renewed during the year.	Premiums on risks expired and terminated.	Premiums on policies in force at end of year.
	\$ cts.	\$ cts.	\$ cts.
Fidelity risks.....	2,036,966 42	1,711,695 38	1,742,793 17
Surety risks.....	3,545,969 84	2,839,631 36	2,813,384 18
Burglary and theft risks.....	738,752 50	607,685 52	669,912 04

SESSIONAL PAPER No. 8

## THE NEW YORK PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—MAJOR A. WHITE.

Secretary—J. CARROLL FRENCH.

Principal Office—Maiden Lane and William St., New York.

Chief Agent in Canada—GEO. W. PACAUD.

Head Office in Canada—Montreal.

(Incorporated March, 1891. Commenced business in Canada, January, 1900.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....	\$ 200,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Cities—</i>		
Quebec, 1932, 3½ p.c.....	\$ 11,000 00	\$ 9,130 00
Toronto, 1929, 3½ p.c.....	9,733 34	8,468 00
Toronto, 1944, 3½ p.c.....	9,733 33	7,592 00
Three Rivers, 1943, 5 p.c.....	5,000 00	4,650 00

Total on deposit with Receiver General.....	\$ 35,466 67	\$ 29,840 00
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Carried out at market value.....	\$ 29,840 00
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*Other Assets in Canada.*

Interest accrued.....	573 37
Agents' balances and premiums uncollected (plate glass).....	2,574 81
Total assets in Canada.....	\$ 32,988 18

## LIABILITIES IN CANADA.

Net amount of plate glass claims, unadjusted.....	\$ 1,085 56
Reserve of unearned premiums, \$14,430.85; carried out at 80 per cent.....	11,544 63
Due and accrued for taxes (estimated).....	500 00

Total liabilities in Canada.....	\$ 13,130 24
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## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 18,610 23
Deduct return premiums.....	2,802 20

Net cash received for plate glass premiums.....	\$ 15,808 03
Received for interest on investments.....	1,313 42

Total income in Canada.....	\$ 17,121 45
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7 GEORGE V, A. 1917

## THE NEW YORK PLATE GLASS—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$	1,069 95	
Deduct savings and salvage.....		79 05	
Net amount paid for said claims.....	\$	990 90	
Amount paid for claims occurring during the year.....	\$	6,960 98	
Deduct savings and salvage.....		163 56	
Net amount paid for said claims.....	\$	6,797 42	
Total net amount paid for plate glass claims.....	\$		7,788 32
Commission or brokerage.....			8,077 28
Taxes.....			1,064 48
Miscellaneous expenditure, viz.: Exchange, \$29.03; printing and stationery, \$27.60; advertising, \$16.50; office expenses, \$100; postage, telegrams, telephone and express, \$73.93; underwriters' boards, tariff associations, etc., \$128.80; duty and supplies, \$24.24.....			400 10
Total expenditure in Canada.....	\$		15,330 18

## RISKS AND PREMIUMS IN CANADA.

<i>Plate Glass Risks.</i>	<i>Premiums.</i>
Gross in force at date of last statement.....	\$ 29,674 78
Taken during the year, new and renewed.....	20,612 00
Total.....	\$ 50,286 78
Deduct terminated.....	20,982 04
Gross and net in force at December 31, 1916.....	\$ 29,304 74

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Net cash received for plate glass premiums.....	\$	600,527 60
Interest and dividends.....		39,408 61
Gross profit on sale or maturity of stocks and bonds.....		2,951 22
Agents' balances previously charged off.....		203 56
Total income.....	\$	643,090 99

## DISBURSEMENTS.

Net amount paid for plate glass claims.....	\$	311,566 06
Cash paid stockholders for interest or dividends.....		50,000 00
Commission or brokerage (less received on return premiums and reinsurance).....		210,873 30
Salaries, travelling and all other expenses of agents not paid by commission.....		3,774 26
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....		63,518 43
State taxes on premiums, Insurance Department licenses and fees.....		15,182 62
All other licenses, fees and taxes.....		4,221 36
Rents.....		9,220 56
Agents' balances charged off.....		354 66
Gross loss on sale or maturity of bonds.....		313 48
All other disbursements.....		9,668 98
Total disbursements.....	\$	678,698 71

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$	41,000 00
Book value of bonds and stocks.....		885,003 39
Cash on hand, in trust companies and in banks.....		35,713 16
Premiums in course of collection.....		160,610 83
Total ledger assets.....	\$	1,122,327 38

## SESSIONAL PAPER No. 8

THE NEW YORK PLATE GLASS—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 4,251 55
Gross assets.....	\$ 1,126,578 93
Deduct assets not admitted.....	148,873 28
Total admitted assets.....	<u>\$ 977,705 65</u>

## LIABILITIES

Total amount of unpaid claims.....	\$ 44,524 85
Total unearned premiums.....	316,676 19
Dividends due stockholders.....	10,000 00
Commissions, brokerage and other charges due or to become due to agents or brokers.....	51,740 19
Federal, state and other taxes due or accrued, estimated.....	5,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	500 00
Total liabilities, except capital.....	\$ 428,441 23
Capital stock paid in cash.....	200,000 00
Surplus over all liabilities.....	349,264 42
Total liabilities.....	<u>\$ 977,705 65</u>

## EXHIBIT OF PREMIUMS.

## PLATE GLASS RISKS.

Premiums written or renewed during the year.....	\$ 716,591 13
Premiums terminated during the year.....	690,700 95
Net premiums in force at December 31, 1916.....	<u>628,877 91</u>

7 GEORGE V, A. 1917

## THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—D. K. RIDOUT.

Vice-Presidents—R. C. HOLDEN and CHAS. F. DALE.

Managing Director—CHAS. F. DALE.

Secretary—P. W. PEACOCK.

Principal Office—Toronto.

(Incorporated by Letters Patent of Province of Ontario bearing date December 12, 1912. Dominion license issued January 30, 1913.)

## CAPITAL.

Amount of capital authorized.....	\$ 500,000 00
Amount of capital subscribed.....	306,400 00
Amount paid thereon in cash.....	90,799 95
Amount of premium on capital stock paid in by shareholders.....	22,699 96

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount of loan secured by stock.....				\$	1,700 00
13 shares Royal Bank stock.....	Par value.	Market value.	Amount.	Loaned.	
	\$ 1,300 00	\$ 2,756 00	\$	1,700 00	
<hr/>					
Book value of bonds and debts. (For details, see Schedule A.).....					210,155 86
Book value of stocks (For details, see Schedule B.).....					8,726 87
Cash at head office.....					260 16
Cash in banks, viz.:					
Union Bank of Canada, Toronto.....			\$	12,864 75	
Royal Bank of Canada, Toronto.....				1,616 23	
Union Bank of Canada, Montreal.....				18,632 21	
					<hr/>
Total cash in banks.....					33,113 19
Cash on deposit with Workmen's Compensation Board of Prov. of Manitoba.....					5,000 00
Agents' balances.....					5,871 58
					<hr/>
Total ledger assets.....				\$	264,827 66

## OTHER ASSETS.

Market value of bonds, debentures and stocks over book value.....	154 86
Interest accrued.....	3,042 18
Gross premiums due and uncollected, viz.—	
Accident (\$388.66 on business prior to Oct. 1, 1916).....	\$ 4,094 19
Automobile (\$203.60 on business prior to Oct. 1, 1916).....	1,237 64
Liability (\$724.98 on business prior to Oct. 1, 1916).....	25,543 23
Plate Glass (\$127.72 on business prior to Oct. 1, 1916).....	6,253 07
Sickness (\$280.83 on business prior to Oct. 1, 1916).....	2,918 96
Total.....	\$ 40,027 09
Less commission.....	8,666 47
Net premiums due and uncollected.....	31,360 62
Total assets.....	\$ 299,385 32

## SESSIONAL PAPER No. 8

## THE NORTH AMERICAN ACCIDENT—Continued.

## LIABILITIES.

## Unsettled claims:—

Accident, unadjusted.....	\$ 750 00
Automobile, unadjusted (\$250 accrued in previous years).....	2,316 00
Liability, unadjusted.....	\$ 46,690 00
Employers' Liability, resisted in suit.....	2,000 00
Total amount of Employers' Liability claims, unadjusted (\$5,482 accrued in previous years).....	
Plate Glass, unadjusted (\$662 accrued in previous years).....	48,690 00
Sickness, unadjusted.....	2,059 00
	1,271 00

Total net amount of unsettled claims.....\$ 55,086 00

## Reserve of unearned premiums:—

Accident.....	\$ 8,307 39
Automobile.....	7,650 90
Liability.....	35,610 80
Plate Glass.....	27,065 27
Sickness.....	5,928 57

Total, \$84,601.93; carried out at 80 per cent.....67,681 54

Taxes due and accrued.....2,700 00

Premiums due reinsuring companies.....383 25

Total liabilities.....\$ 125,850 79

Surplus of assets over liabilities.....\$ 173,534 53

Capital stock paid in cash.....90,799 95

Surplus above liabilities and capital.....\$ 82,734 58

## INCOME.

Premiums.	Class of Business.				
	Accident.	Auto- mobile	Liability	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	25,342 42	17,537 80	109,334 75	19,926 98	11,365 43
Less reinsurance.....	2,574 84	310 00			25 25
Net cash received.....	22,767 58	17,227 80	109,334 75	19,926 98	11,340 18

Net cash received for premiums for all classes of business.....\$ 180,507 29

Cash received for interest on investments.....10,947 57

Premiums on capital.....500 00

Total.....\$ 192,044 86

Received for calls on capital.....2,000 00

Total income.....\$ 194,044 86

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.				
	Accident.	Auto- mobile.	Liability.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....	412 75	520 51	19,307 00	524 71	853 11
Paid for claims occurring during the year.....	3,888 45	1,692 95	36,307 21	9,153 17	2,890 82
Total net payments for claims.....	4,301 20	2,213 46	55,614 21	9,677 88	3,743 93

7 GEORGE V, A. 1917

## THE NORTH AMERICAN ACCIDENT—Continued.

## EXPENDITURE—Concluded.

Total net payments for claims for all classes of business.....	\$ 75,550 68
Dividends paid stockholders.....	8,879 94
Commission and brokerage.....	39,756 72
Taxes.....	4,676 70
Salaries, fees and travelling expenses:—Salaries: head office, \$20,283.82; fees: directors, \$300; auditors, \$245.83; travelling expenses, \$3,068.75.....	23,898 40
Miscellaneous expenditure, viz.:—Advertising, \$1,622.15; furniture and fixtures, \$579; legal expenses, \$101.02; postage, telegrams, telephones and express, \$696.70; printing and stationery, \$1,037.70; rents, \$2,152; general expenses, \$4,080.24; elevator inspections, \$667.26; bad debts, \$26.60.....	11,262 67
Total expenditure.....	\$ 164,025 11

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1915.....	\$ 234,807 91
Amount of cash income.....	194,044 86
Total.....	\$ 428,852 77
Amount of expenditure.....	164,025 11
Balance, net ledger assets at December 31, 1916.....	\$ 264,827 66

## SUMMARY OF RISKS AND PREMIUMS.

Risks.	CLASS OF BUSINESS.					
	Accident.			Automobile		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	1,497	4,068,025	17,964 24	151	1,510,000	12,844 17
Taken in 1916, new and renewed.....	1,751	5,301,151	25,914 26	357	2,825,000	17,630 43
Totals.....	3,248	9,369,176	43,878 50	508	4,335,000	30,474 60
Less ceased.....	1,735	4,117,880	24,490 70	281	2,065,000	15,154 79
Gross in force at end of 1916.....	1,513	5,191,296	19,477 80	227	2,270,000	15,319 81
Less reinsured.....		1,194,481	2,863 02			
Net in force at end of 1916.....	1,513	3,996,815	16,614 78	227	2,270,000	15,319 81

	CLASS OF BUSINESS.							
	Liability.			Plate Glass.		Sickness.		
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.	
		\$	\$ cts.		\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	501	5,023,332	61,016 80	1,841	50,808 44	689	10,724 30	
Taken in 1916, new and renewed..	477	4,855,000	122,158 78	923	22,334 25	720	11,770 04	
Totals.....	978	9,878,332	183,175 64	2,764	73,142 69	1,409	22,494 34	
Less ceased.....	469	4,708,332	112,772 00	828	20,239 66	655	10,584 71	
Gross in force at end of 1916.....	509	5,170,000	70,403 64	1,936	52,903 03	754	11,909 63	
Less reinsured.....							52 50	
Net in force at end of 1916.....	509	5,170,000	70,403 64	1,936	52,903 03	754	11,857 13	

Summary of net in force at end of 1916: No. 4,939; Premiums, \$167,098.39.

## SESSIONAL PAPER No. 8

THE NORTH AMERICAN ACCIDENT—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the company, viz.:

	Par value.	Book value.	Market value.
<i>Government—</i>			
Dominion of Canada War Loan, 1925, 5 p.c....	\$ 10,000 00	\$ 9,655 32	\$ 9,900 00
Dominion of Canada War Loan, 1931, 5 d.c....	15,000 00	14,625 00	14,850 00
<i>Cities—</i>			
Fort William, 1933, 5 p.c.....	5,000 00	4,775 00	4,700 00
Kamloops, 1938, 6 p.c.....	5,000 00	4,937 50	4,950 00
Lethbridge, 1943, 5 p.c.....	5,839 99	5,145 63	5,080 80
MacLeod, 1933, 6 p.c.....	10,000 00	9,862 50	9,800 00
*Nanaimo, 1922, 5 p.c.....	11,000 00	10,499 50	10,450 00
St. Boniface, 1942, 5 p.c.....	10,000 00	9,285 00	9,200 00
St. Catharines, 1928, 4½ p.c.....	3,000 00	2,783 10	2,820 00
St. Catharines, 1933, 4½ p.c.....	10,000 00	9,103 50	9,300 00
*Toronto, 1929, 3½ p.c.....	4,866 67	4,291 91	4,234 00
*Toronto, 1922, 4 p.c.....	45,000 00	43,312 75	43,200 00
<i>Town—</i>			
Sault au Recollet, 1954, 6 p.c.....	10,000 00	9,950 00	11,100 00
<i>Village—</i>			
St. Michel de Laval, 1954, 6 p.c.....	20,000 00	18,600 00	20,200 00
<i>Rural Municipality—</i>			
Fort Garry, 1929, 6 p.c.....	10,000 00	10,224 00	10,000 00
<i>Schools—</i>			
Kitchener, Ont., 1925 to 1927, 4½ p.c.....	6,665 99	6,129 92	6,332 69
Outremont, Que., 1953, 5½ p.c.....	10,000 00	10,000 00	10,200 00
*Westmount, Que., 1933, 5 p.c.....	2,000 00	1,970 00	1,980 00
Westmount, Que., 1933, 5 p.c.....	6,000 00	5,910 00	5,940 00
Wilkie, Sask., 1917-1943, 6 p.c.....	4,500 00	4,315 06	4,573 33
<i>Railways—</i>			
Barcelona Traction, Light and Power Co., (10 year Notes), 1925, 5 p.c.....	608 00	608 30	197 10
Barcelona Traction, Light and Power Co., 1st mtge., 1961 (or earlier), 5 p.c.....	4,866 67	4,063 67	2,384 67
C.P.R. Special Investment Fund Note Certifi- cates, 1924, 6 p.c.....	500 00	400 00	515 00
Suburban Rapid Transit Co., 1st mtge. (g'teed by Winnipeg Elec. Ry.), 1938, 5 p.c.....	5,000 00	4,825 00	4,950 00
<i>Miscellaneous—</i>			
Nova Scotia Steel and Coal Co., Ltd., Perp. Debenture Stock, 1919 or later (on 6 mos. notice), 6 p.c.....	5,000 00	4,850 00	4,750 00
Total par, book and market values.....	\$ 219,847 32	\$ 210,155 86	\$ 211,607 59

## SCHEDULE B.

Stocks owned by the company, viz.:

25 shares C.P.R. stock.....	\$ 2,500 00	\$ 5,321 87	\$ 4,150 00
40 shares Consumers' Gas Co. stock.....	2,000 00	3,405 00	3,280 00
Total par, book and market values.....	\$ 4,500 00	\$ 8,726 87	\$ 7,430 00

\*On deposit with Receiver General.

7 GEORGE V, A. 1917

## THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—A. H. CAMPBELL.

Secretary—H. T. R. ROSS.

Principal Office—London, Eng.

Chief Agents in Canada—ROBT. HAMPSON AND SON (LTD.).

Head Office in Canada—Montreal.

(Organized 1859. Incorporated 1888. Commenced business in Canada 1898.)

## CAPITAL.

Amount of capital authorized and subscribed.....	£ 1,000,000	\$ 4,866,666 67
Amount paid in cash.....	100,000	486,666 67

## ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Can. Nor. Ont. Ry. 1st mtge. deb. stock (g'teed by Dominion of Canada), 1961, 3½ p.c.....	\$ 132,800 00	\$ 95,659 20
Carried out at market value.....		\$ 95,659 20

*Other Assets in Canada.*

Agents' balances and premiums uncollected.....	1,369 65
Total assets in Canada.....	\$ 97,028 85

## INCOME IN CANADA.

Net cash received for inland transportation premiums.....	\$ 19,553 35
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## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 2 80
Amount paid for claims occurring during the year.....	1,055 08
Net amount paid for inland transportation claims.....	\$ 1,057 88
Paid for commission or brokerage.....	3,187 26
Paid for taxes.....	388 28
Miscellaneous expenditure: stationery.....	84 75
Total expenditure in Canada.....	\$ 4,718 17

## RISKS AND PREMIUMS IN CANADA.

<i>Inland Transportation Risks.</i>	Amount.	Premiums.
Policies taken during the year, new.....	\$ 9,743,446	\$ 19,097 90
Deduct terminated.....	9,743,446	19,097 90

(For General Business Statement, see Appendix.)

## SESSIONAL PAPER No. 8

## THE PROTECTIVE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING RECEMBER 31, 1916.

President—J. T. FARISH.

Vice-President—NELSON MITCHELL.

Manager and Secretary—E. E. GLEASON.

Principal Office—Granby, Que.

(Incorporated by an Act of the Parliament of Canada, March 22, 1907. Dominion license issued June 18, 1907.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed .....	\$	50,000 00
Amount paid thereon in cash .....		20,000 00

(For List of Shareholders see Appendix.)

## ASSETS.

Bonds and debentures owned by the Company:—

	Par value.	Book value.	Market value.
<i>Cities—</i>			
Edmonton, 1917 to 1956, 4½ p.c. ....	\$ 4,802 81	\$ 4,478 51	\$ 4,082 38
*Port Arthur (Atikokan Iron Co., Ltd.), 1925, p.c. ....	2,000 00	1,976 56	1,920 00
Prince Albert, 1942, 4½ p.c. ....	5,000 00	4,156 07	4,000 00
*Regina, 1928, 5 p.c. ....	5,000 00	4,890 33	4,750 00
<i>Villages—</i>			
*Granby, 1936, 4 p.c. ....	16,000 00	16,000 00	12,960 00
St. Michel de Laval, 1954, 6 p.c. ....	5,000 00	5,000 00	5,050 00
<i>School—</i>			
Fort William, Ont., R.C., 1941, 4½ p.c. ....	5,000 00	4,649 17	4,050 00
Total par, book and market values..	\$ 42,802 81	\$ 41,150 04	\$ 36,812 38

Carried out at book value .....	\$	41,150 04
Cash at head office .....		764 90
Cash in banks, viz.:		
Canadian Bank of Commerce, Granby, Que. ....	\$	25,208 98
Bank of Ottawa, Granby, Que. ....		5,117 88
Total cash in banks .....		30,326 86
Total ledger assets .....	\$	72,242 40
Deduct market value of bonds and debentures under book value .....		4,338 26
	\$	67,904 14

## OTHER ASSETS.

Office furniture .....	994 58
Interest accrued .....	501 48
Agents' balances .....	3,951 83
Total assets .....	\$ 73,352 03

\*On deposit with Receiver General.

7 GEORGE V, A. 1917

THE PROTECTIVE ASSOCIATION—*Concluded.*

## LIABILITIES.

Total net amount of unsettled accident and sickness claims.....	\$	11,877 49
Reserve of unearned premiums, \$38,687; carried out at 80 per cent.....		30,869 50
Due and accrued for salaries, rent, etc.....		2,111 14
Taxes due and accrued.....		465 13
Total liabilities.....	\$	45,323 26
Excess of assets over liabilities.....	\$	28,028 77
Capital stock paid in cash.....		20,000 00
Surplus over liabilities and capital.....	\$	8,028 77

## INCOME.

Gross cash received for accident and sickness premiums.....	\$	145,071 58
Deduct return premiums.....		1,002 01
Total net cash received for premiums.....	\$	144,069 57
Received for interest.....		2,150 70
Total income.....	\$	146,220 27

## EXPENDITURE.

Net amount paid during the year for accident claims.....	\$	33,806 12
Net amount paid during the year for sickness claims.....		49,990 46
Total net amount paid for claims.....	\$	83,796 58
Commission or brokerage.....		19,575 99
Paid for: salaries of officials, \$13,802.24; do., of agents and office staff, \$11,523.40; auditors' fees, \$157.73; travelling expenses, \$4,100.....		29,533 37
Taxes.....		2,605 03
Miscellaneous expenditure, viz.: Office furniture and fixtures, \$234.54; postage, telephone and express, \$2,175; printing and stationery, \$1,248.63; advertising and legal expenses, \$464.91; rent, light and heat, \$429.29; sundries, \$239.61; medical, \$1,973.....		6,704 97
Total expenditure.....	\$	142,325 94

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1915.....	\$	68,348 07
Amount of cash income above.....		146,220 27
Total.....	\$	214,568 34
Expenditure as above.....		142,325 94
Balance, net ledger assets, at December 31, 1916.....	\$	72,242 40

## RISKS AND PREMIUMS.

<i>Accident and Sickness Risks.</i>	No.	Premiums.
Gross policies in force at date of last statement.....	11,323	\$ 135,876
Taken during the year, new.....	11,516	138,192
Total.....	22,839	\$ 274,068
Less terminated.....	11,323	135,876
Gross and net in force December 31, 1916.....	11,516	\$ 138,192

SESSIONAL PAPER No. 8

## RAILWAY PASSENGERS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—HON. CHAS. N. LAWRENCE.

Manager—ARTHUR WORLEY.

Secretary—J. L. HARDING.

Principal Office—London, Eng.

Chief Agent in Canada—F. H. RUSSELL.

Head Office in Canada—Toronto.

(Organized March, 1849. Licensed to do business in Canada, November 27, 1902.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 1,000,000
Amount paid in cash.....	200,000

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
British War Loan, 1925/1945, 4½ p.c.....	\$ 12,166 67	\$ 11,680 00
India Stock (Sterling), 1948 or later, 3 p.c.....	79,599 75	46,167 86
<i>Cities—</i>		
Toronto, 1948, 4 p.c.....	48,666 67	41,366 67
Toronto, 1948, 4½ p.c.....	24,333 33	22,630 00
<i>Railway—</i>		
East Indian Ry. New deb. stock (g'teed by Sec. of State for India), 1929 or later on 12 mos. notice, 3 p.c.....	45,454 67	25,909 16
Total on deposit with Receiver General.....	\$ 210,221 09	\$ 147,753 69

Carried out at market value.....\$ 147,753 69

*Other Assets in Canada.*

Cash at head office in Canada.....2,090 45

Cash in banks:—

Dominion Bank, Toronto.....	\$ 5,260 11
" Montreal.....	2,702 89
" Winnipeg.....	2,236 68
" Vancouver.....	3,886 63
Merchants Bank, St. John.....	3,639 95

Total cash in banks.....\$ 17,726 26

Less outstanding cheques.....3,540 18

Total net cash in banks.....14,186 08

Due from agents.....3,602 39

Office furniture.....2,584 06

Cash on deposit with Manitoba Government re Compensation account.....5,000 00

Gross premiums due and uncollected, viz.:—

Accident (\$1,689.03 on business prior to Oct. 1, 1916).....	\$ 6,968 33
Burglary " " " 1, 1916).....	12 00
Guarantee (\$1,062.96 " " " 1, 1916).....	2,172 39
Employers' Liability (\$8,089.78 " " " 1, 1916).....	13,670 92
Sickness (\$ 932.98 " " " 1, 1916).....	3,501 08
Plate Glass (\$ 506.28 " " " 1, 1916).....	4,684 98
Automobile (\$ 871.23 " " " 1, 1916).....	2,388 10

Total premiums due and uncollected (\$33,397.80; less \$7,960.75 commission).....25,437 05

Total assets in Canada.....\$ 200,653 72

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## RAILWAY PASSENGERS—Continued.

## LIABILITIES IN CANADA.

Net amount of unsettled claims, viz:—

Accident, adjusted and unpaid (\$15 accrued in previous years).....	\$ 1,167 50
Accident, unadjusted.....	5,990 00
Accident, resisted, in suit (accrued in previous years).....	600 00
Guarantee, resisted, in suit (accrued in previous years).....	20,000 00
Plate Glass, unadjusted (\$50 accrued in previous years).....	862 00
Sickness, adjusted but unpaid (\$150 accrued in previous years).....	325 00
Sickness, unadjusted.....	3,230 00
Employers' Liability, adjusted but unpaid (\$76 accrued in previous years).....	651 00
Employers' Liability, unadjusted (\$950 accrued in previous years).....	14,455 00
Automobile, unadjusted (\$4,150 accrued in previous years).....	6,400 00

Total net amount of unsettled claims.....\$ 53,680 50

Reserve of unearned premiums, viz:—

Accident.....	\$ 26,372 04
Burglary.....	87 60
Guarantee.....	7,384 03
Sickness.....	11,302 30
Employers' Liability.....	28,045 76
Plate Glass.....	21,243 67
Automobile.....	11,922 27

Total, \$106,357.67; carried out at 80 per cent.....85,086 14

Due and accrued for salaries, rent, advertising, etc.....482 59

Taxes due and accrued.....2,572 99

Return premiums due.....1,004 78

Total liabilities in Canada.....\$ 142,827 00

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.						
	Accident.	Burglary.	Em- ployers' Liability.	Sickness.	Guaran- tee.	Plate Glass.	Auto- mobile.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash re- ceived.....	53,110 06	159 20	68,813 89	24,347 20	15,378 35	23,894 08	26,139 43
Less reinsur- ance.....	255 00				5 00		
Less return premiums...	1,439 01		3,863 91	542 05	491 40	967 42	1,058 02
Total deduc- tion.....	1,694 01				496 40		
Net cash re- ceived.....	56,416 05	159 20	64,949 98	23,805 15	14,881 95	22,926 60	25,081 41

Net cash received for premiums for the above classes of business.....\$ 208,220 40

Total income in Canada.....\$ 208,220 40

## SESSIONAL PAPER No. 8

## RAILWAY PASSENGERS—Continued.

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.					
	Accident.	Em- ployers' Liability.	Sickness.	Guarantee	Plate Glass.	Auto- mobile.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....	3,863 46	11,920 06	4,658 32	2,265 01	625 29	3,077 00
Paid for claims occurring during the year.....	26,629 94	16,852 75	9,279 11		6,089 42	2,258 25
Less savings and salvage...	72 86	16 54			431 61	75 40
Net payment for said claims.....	26,757 08	16,836 21			5,657 81	2,182 85
Total net payment for claims.....	30,620 54	28,756 27	13,937 43	2,265 01	6,283 10	5,260 75

Total net payment for all classes of business.....	\$ 87,123 10
Commission and brokerage.....	50,667 18
Taxes.....	5,090 60
Salaries, fees and travelling expenses: Salaries, head office, \$20,045.24; do., of general and special agents, \$12,151.53; fees, auditors, \$602.75; travelling expenses, officials, \$2,741.01; agents, \$8.10.....	35,548 63
Miscellaneous expenditure, viz.: Advertising, \$1,022.98; furniture and fixtures, \$815.59; inspections, \$220.25; legal expenses, \$94.01; sundries, \$723.99; medical examiners' fees, \$600; postage, telegrams, telephones and express, \$2,340.97; printing and stationery, \$3,874.98; rents, \$4,925.19; underwriters boards, associations, etc., \$573.21; bad debts, \$208.32....	15,389 49
Total expenditure in Canada.....	\$ 193,819 00

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	CLASS OF BUSINESS.								
	Accident.			Burglary.			Employers' Liability.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	3,601	8,425,163	54,615 89				253	2,530 000	32,278 88
Taken in 1916, new	1,349	3,371,250	18,971 72	26	29,450	175 20	250	2,500 000	39,602 34
renewed.....	3,322	8,246,100	39,464 17				131	1,310,000	24,521 74
Totals.....	8,272	20,042,513	113,051 77				634	6,340,000	96,402 96
Less ceased.....	4,540	11,059,363	60,129 18				269	2,690,000	41,734 20
Gross in force at end of 1916.....	3,732	8,983,150	52,922 59	26	29,450	175 20	365	3,650 000	54,668 76
Less reinsured.....		45,000	178 50						
Net in force at end of 1916.....	3,732	8,938,150	52,744 09	26	29,450	175 20	365	3,650,000	54,668 76

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RAILWAY PASSENGERS—*Concluded.*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks.	CLASS OF BUSINESS.								
	Automobile.			Guarantee.			Plate Glass.		Sickness.
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Premiums	Premiums
		\$	\$ cts.		\$	\$ cts.		\$ cts.	\$ cts.
Gross in force at end of 1915.....	203	2,030,000	10,189 54	288	2,448,010	11,433 59	692	19,507 05	13,653 95
Taken in 1916, new..	427	4,270,000	23,094 31	212	1,615,330	7,912 12	546	20,561 36	8,130 73
renewed.....	66	660,000	3,630 52	177	2,089,860	5,731 07	207	4,879 38	16,913 22
Totals.....	696	6,960,000	36,914 37	677	6,153,200	25,076 78	1,445	44,947 79	38,697 90
Less ceased.....	252	2,520,000	13,069 83	312	2,393,260	11,539 70	465	11,537 34	16,016 80
Gross in force at end of 1916.....	444	4,440,000	23,844 54	365	3,759,940	13,537 08	980	33,410 45	22,681 10
Less reinsured.....					5,000	5 00			76 50
Net in force at end of 1916.....	444	4,440,000	23,844 54	365	3,754,940	13,532 08	980	33,410 45	22,604 60

Summary of net in force at end of 1916: Premiums, \$200,979.72.

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE RIDGELY PROTECTIVE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—F. A. HARRINGTON.

Secretary—F. C. HARRINGTON.

Principal Office—Worcester, Mass.

Chief Agent in Canada—JAS. E. SCOTT.

Head Office in Canada—Toronto, Ont.

(Incorporated 1894. Dominion license issued September 30, 1913.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 100,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Halifax, 1945, 4 p.c.....	\$ 10,000 00	\$ 8,500 00
City of Toronto, 1922, 4 p.c.....	20,000 00	19,200 00

Total on deposit with Receiver General.....\$ 30,000 00 \$ 27,700 00

Carried out at market value.....\$ 27,700 00

*Other Assets in Canada.*

Cash in banks, viz.:—

Molson's Bank, Toronto.....	\$ 830 94
Dominion Bank, Toronto.....	3,950 71

Total cash in banks.....4,781 65

Interest accrued.....600 00

Total assets in Canada.....\$ 33,081 65

## LIABILITIES IN CANADA.

Net amount of unsettled claims, viz.:—

Accident, unadjusted.....	\$ 1,322 73
Sickness, unadjusted.....	3,196 07

Total net amount of unsettled claims.....\$ 4,518 80

Reserve of unearned premiums: accident and sickness, \$2,353.73; carried out at 80 per cent. 1,882 98

Taxes due and accrued.....495 75

Salaries, rent, advertising, agency and other expenses due and accrued.....145 72

Premiums paid in advance, \$532.50; investigating and adjusting unpaid claims (estimated) \$37.20.....869 70

Total liabilities in Canada.....\$ 7,912 95

## INCOME IN CANADA.

*Accident and Sickness Risks:—*

Gross cash received for premiums.....	\$ 24,869 50
Deduct return premiums.....	82 07

Total net cash received for premiums.....\$ 24,787 43

Interest and dividends.....1,278 54

Policy fees.....7,676 00

Total income in Canada.....\$ 33,741 97

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## THE RIDGELY PROTECTIVE—Continued.

## EXPENDITURE IN CANADA.

<i>Accident and Sickness Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 3,490 60
Net amount paid for claims occurring during the year.....	12,436 47
Total net amount paid for claims.....	\$ 15,927 07
Commission or brokerage.....	8,591 54
Salaries of H.O. officials, \$728: do., agents, \$2,515; travelling expenses, agents, \$1,730.55...	4,973 55
Taxes.....	1,043 91
Miscellaneous expenditure, viz.: Advertising, \$243.20; furniture and fixtures, \$244.50; postage telegrams, telephones and express, \$180.46; printing and stationery, \$33.58; rents, \$500; investigations and adjustments, \$83.35; miscellaneous, \$143.29.....	1,428 38
Total expenditure in Canada.....	\$ 31,964 45

## RISKS AND PREMIUMS IN CANADA.

<i>Accident and Sickness Risks.</i>		No.	Premiums.
Gross policies in force at date of last statement.....	1,452	\$	6,019 50
Taken during the year, new and renewed.....			24,869 50
Total.....		\$	30,889 00
Deduct terminated.....			20,734 00
Gross and net in force at December 31, 1916.....	2,254	\$	10,155 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of bonds.....	\$ 482,561 85
Cash on hand, in trust companies and in banks.....	37,000 84
Total ledger assets.....	\$ 519,562 69

## NON-LEDGER ASSETS.

Interest due and accrued.....	8,482 79
Gross assets.....	\$ 528,045 48
Deduct assets not admitted.....	30,282 76
Total admitted assets.....	\$ 497,762 72

## LIABILITIES.

Total net amount of unpaid claims.....	\$ 72,406 40
Expense of investigation and adjustment of claims (estimated).....	562 34
Total unearned premiums.....	45,419 67
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,129 63
Federal, state and other taxes (estimated).....	9,702 69
Total liabilities, except paid up capital.....	\$ 130,220 72
Capital stock paid up.....	100,000 00
Surplus over capital and other liabilities.....	267,542 00
Total liabilities.....	\$ 497,762 72

## INCOME.

Net cash received for premiums.....	\$ 485,134 37
Policy fees required or represented by applications.....	77,573 00
Received for interest and dividends.....	23,576 64
Gross profit on sale or maturity of bonds.....	363 75
Total income.....	\$ 586,647 76

## SESSIONAL PAPER No. 8

THE RIDGELY PROTECTIVE—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 294,417 13
Investigation and adjustment of claims.....	5,203 70
Policy fees retained by agents.....	76,174 70
Commissions or brokerage.....	27,333 73
Dividends and interest to stockholders.....	10,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	83,398 14
Salaries, travelling and all other expenses of agents not on commission account.....	26,554 41
Rents.....	4,000 04
State taxes on premiums, Insurance Department licenses and fees.....	10,635 35
All other licenses, fees and taxes.....	2,111 30
Agents' balances charged off.....	127 50
Gross decrease, by adjustment, in book value of bonds.....	53 40
All other disbursements.....	29,630 90
Total disbursements.....	\$ 569,640 30

## EXHIBIT OF PREMIUMS.

Premiums on policies written or renewed during the year.....	\$ 486,028 25
Premiums on risks expired and terminated.....	457,127 75
Premiums on policies in force at end of the year.....	158,232 25

7 GEORGE V, A. 1917

## THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—L. F. BUTLER.

Secretary—J. H. COBURN.

Principal Office—Hartford, Conn.

Chief Agent in Canada—F. F. PARKINS.

Head Office in Canada—Montreal.

(Incorporated March 25, 1903. Dominion license issued April 29, 1913.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

<i>Cities—</i>	Par value.	Market value.
London, 1933, 4 p.c.....	\$ 17,000 00	\$ 14,960 00
Toronto, 1948, 4 p.c.....	109,500 00	93,075 00
Victoria, 1923, 4 p.c.....	25,000 00	23,000 00

Total on deposit with Receiver General.....\$ 151,500 00 \$ 131,035 00

Carried out at market value.....\$ 131,035 00

*Other Assets in Canada.*

Cash in Royal Bank of Canada, Montreal..... 3,160 69  
 Cash in transit from branches..... 122 40  
 Interest accrued..... 2,651 09

Agents' balances and premiums uncollected, viz.:—

Accident.....	\$ 711 72
Automobile.....	6,941 96
Burglary.....	1,400 90
Plate Glass.....	2,822 17
Sickness.....	7,505 89
Steam Boiler.....	7,192 96

Total \$26,575.60; less commission, \$5,811.90..... 20,763 70

Total assets in Canada.....\$ 157,732 83

## LIABILITIES IN CANADA.

Unsettled claims, viz.:—

Accident, adjusted and unpaid.....	\$ 25 00
Accident, unadjusted.....	155 00
Automobile, unadjusted.....	30,694 52
Plate Glass, unadjusted.....	95 89
Sickness, adjusted and unpaid.....	271 51
Sickness, unadjusted.....	2,589 74
Steam Boiler, unadjusted.....	85 00

Total net amount of unsettled claims.....\$ 33,916 66

Reserve of unearned premiums:—

Accident.....	\$ 1,823 64
Automobile.....	16,708 56
Burglary.....	4,698 63
Plate Glass.....	2,912 86
Sickness.....	23,461 65
Steam Boiler.....	40,814 90

Total net reserve, \$90,420.24; carried out at 80 per cent..... 72,336 19

Taxes due and accrued..... 1,969 13

Total liabilities in Canada.....\$ 108,221 98

## SESSIONAL PAPER No. 8

## THE TRAVELERS INDEMNITY—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.					
	Accident.	Auto- mobile.	Burglary.	Plate Glass.	Sickness.	Steam Boiler.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	3,705 38	40,332 09	7,062 11	2,247 39	50,125 46	33,783 44
Less return premiums.....	119 16	4,995 51	87 57	142 20	1,864 32	1,653 56
Net cash received.....	3,586 22	35,336 58	6,974 54	2,105 19	48,260 94	32,129 88
Net cash received for premiums for all classes of business.....	\$ 128,393 35					
Cash received for interest on investments.....	5,807 68					
Total income in Canada.....	\$ 134,201 03					

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.					
	Accident.	Auto- mobile.	Burglary.	Plate Glass.	Sickness.	Steam Boiler.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occurring in previous years.....	845 33	3,238 91			5,577 93	
Paid for claims occurring during the year.....		6,884 55	15 00	176 02	16,906 13	691 00
Less savings and salvage....		1,138 01		36 10		
Net payment for said claims.....		5,746 54				
Total net payment for claims.....	845 33	8,985 45	15 00	139 92	22,484 06	691 00
Total net payments for claims for all classes of business.....	\$ 33,160 76					
Commission and brokerage.....	29,095 01					
Taxes.....	4,199 52					
Salaries, fees and travelling expenses:—Salaries:—General and special agents, \$14,403.50;						
travelling expenses:—Officials, \$7,096.94.....	21,500 44					
Miscellaneous expenditure, viz.:—Legal expenses, \$1,430.62; medical examiners' fees, \$474;						
postage, telegrams, telephones and express, \$396.38; printing and stationery, \$420.12;						
rents, \$90.98; adjusting expenses, \$418.52.....	3,230 62					
Total expenditure in Canada.....	\$ 91,186 35					

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**THE TRAVELERS INDEMNITY—Continued.**  
**SUMMARY OF RISKS AND PREMIUMS IN CANADA.**

	CLASS OF BUSINESS.							
	Accident.			Automobile.			Burglary.	
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Premiums
		\$	cts.		\$	cts.		\$ cts.
Gross in force at end of 1915...	81	620,100	2,007 08	634	6,340,000	24,981 14	44	2,231 19
Taken in 1916, new and renewed	502	1,572,205	4,297 94	958	10,538,000	42,278 54	406	8,463 01
Totals.....	583	2,192,305	6,305 02	1,592	16,878,000	67,259 68	450	10,694 20
Less ceased.....	190	1,202,050	2,657 74	902	9,288,000	33,842 56	73	2,361 12
Gross and net in force at end of 1916.....	393	990,255	3,647 28	690	7,590,000	33,417 12	377	8,333 08

	CLASS OF BUSINESS.						
	Plate Glass.		Sickness.		Steam Boiler.		
	No.	Premiums	No.	Premiums	No.	Amount.	Premiums
		\$ cts.		\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	4	265 51	3,599	43,038 66	446	6,843,500	43,635 41
Taken in 1916, new and renewed.....	137	5,069 56	4,319	55,766 83	325	4,225,100	40,976 40
Totals.....	141	5,335 07	7,918	98,805 49	771	11,068,600	84,611 81
Less ceased.....	6	336 93	4,731	51,882 19	154	2,612,000	17,340 67
Gross and net in force at end of 1916.....	135	4,998 14	3,187	46,923 30	617	8,456,600	67,271 14

Summary of net in force at end of 1916. No. 5,399; Premiums, \$164,590.06.

**GENERAL STATEMENT BUSINESS FOR THE YEAR ENDING DECEMBER 31, 1916.**

**LEDGER ASSETS.**

Mortgage loans on real estate, first liens.....	\$ 455,553 00
Loans secured by pledge of bonds, stocks and other collateral.....	28,100 00
Book value of bonds and stocks.....	2,679,736 62
Cash on hand, in trust companies and in banks.....	87,308 35
Premiums in course of collection.....	365,684 50
Bills receivable.....	19 60
Total ledger assets.....	\$ 3,616,402 07

**NON-LEDGER ASSETS.**

Interest due and accrued.....	\$ 45,567 67
Reinsurance due.....	2,500 00
Gross assets.....	\$ 3,664,469 74
Deduct assets not admitted.....	139,691 84
Total admitted assets.....	\$ 3,524,777 90

## SESSIONAL PAPER No. 8

THE TRAVELERS INDEMNITY—*Concluded.*

## LIABILITIES.

Unpaid claims.....	\$ 482,211 26
Expenses of investigation and adjustment of unpaid claims (estimated).....	47,230 10
Unearned premiums.....	1,176,456 52
Commissions, brokerage and other charges due or to become due to agents or brokers.....	73,872 63
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	2,231 99
Federal, state and other taxes, due or accrued (estimated).....	41,775 00
Reserve, Accident contingent fund.....	4,586 39
Total liabilities, except capital stock.....	\$ 1,828,363 89
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	656,414 01
Total liabilities.....	\$ 3,524,777 90

## INCOME.

Total net cash received for premiums.....	\$ 1,976,940 93
Inspections.....	1,901 09
Interest and dividends.....	129,590 75
Gross increase by adjustment in book value of bonds.....	2,717 47
Gross profit on sale or maturity of bonds.....	210 00
Total income.....	\$ 2,111,360 24

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 498,460 28
Investigation and adjustment of claims.....	90,844 73
Paid stockholders for interest and dividends.....	80,000 00
Commission or brokerage.....	372,399 53
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	67,584 39
Salaries, travelling and all other expenses of agents not paid by commission.....	95,444 81
Salaries, travelling and all other expenses of payroll auditors.....	3,331 37
Inspections.....	121,367 12
Rents.....	16,854 48
State taxes on premiums, Insurance Department licenses and fees.....	26,036 68
All other license, fees and taxes.....	39,433 96
Agents' balances charged off.....	151 72
Gross decrease, by adjustment, in book value of bonds.....	2,151 98
All other disbursements.....	45,311 08
Total disbursements.....	\$ 1,450,372 13

## EXHIBIT OF PREMIUMS.

	Premiums written or re- newed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1916.
Accident.....	\$ 77,879 36	\$ 65,222 71	\$ 66,697 67
Health.....	82,650 06	72,206 82	60,608 21
Liability.....	63,535 06	99,130 23	43,187 46
Plate Glass.....	108,586 67	44,211 31	84,282 74
Flywheel.....	16,070 16	11,309 17	29,960 13
Auto and teams property damage.....	1,256,643 33	1,049,698 53	879,844 33
Steam Boiler.....	428,921 91	266,593 19	743,255 75
Burglary and Theft.....	255,385 03	99,062 69	205,156 30
Workmens' Compensation.....	278,739 49	209,829 64	73,670 49

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## THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

## ASSETS IN CANADA.

(For Invested Assets, see Life Statement.)

Agents' balances and premiums uncollected:—	
Accident.....	\$ 19,589 35
Employers' Liability.....	16,338 34
Total.....	\$ 35,927 69
Less commissions.....	8,229 82
Net amount of agents' balances and premiums uncollected.....	\$ 27,697 87

## LIABILITIES IN CANADA.

Unsettled claims—	
Accident, adjusted but unpaid.....	\$ 740 60
Accident, unadjusted.....	5,542 90
Accident, resisted, in suit.....	415 00
Employers' Liability, unadjusted.....	62,238 92
Total net amount of unsettled claims.....	\$ 68,937 42
Reserve of unearned premiums, viz.:—	
Accident.....	\$ 78,550 35
Employers' Liability.....	34,626 71
Ten premium accident.....	17,625 00
Total, \$130,802.06; carried out at 80 per cent.....	104,641 65
Due and accrued for salaries, rent, advertising, agency and other expenses.....	4,371 15
Due and accrued for taxes.....	3,146 19
Total liabilities in Canada.....	\$ 181,096 41

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Accident.	Employers' Liability.
	\$ cts.	\$ cts.
Gross cash received.....	182,308 35	123,064 04
Less return premiums.....	7,617 04	12,535 65
Net cash received.....	174,691 31	110,528 39
Net cash received for premiums for all classes of business.....	\$ 285,219 70	
Total income in Canada.....	\$ 285,219 70	

## SESSIONAL PAPER No. 8

## THE TRAVELERS—Continued.

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Accident.	Employers' Liability.
	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....	3,497 51	29,887 07
Paid for claims occurring during the year.....	72,092 52	42,158 24
Total net payment for claims.....	75,590 03	72,045 31
Total net payments for claims for all classes of business.....	\$ 147,635 34	
Commission and brokerage.....	63,700 84	
Taxes.....	7,846 37	
Salaries and travelling expenses: Salaries of head office officials and general and special agents, \$47,727.83; travelling expenses, officials and agents, \$7,370.10.....	55,097 93	
Miscellaneous expenditure, viz.: Legal expenses, \$5,011.68; medical examiners' fees, \$2,466.50; postage, exchange and express, \$1,428.69; printing and stationery, \$4,260.54; rents, \$3,838.59; adjusting, \$1,352.33.....	23,408 33	
Total expenditure in Canada.....	\$ 302,688 81	

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	CLASS OF BUSINESS.					
	Accident.			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1915.....	8,907	40,903,516	161,284 58	577	6,130,000	79,241 34
Taken in 1916, new and renewed.....	12,112	66,227,681	194,290 66	742	5,560,000	126,866 73
Totals.....	21,019	107,131,197	355,565 24	1,319	11,699,000	206,108 07
Less ceased.....	11,824	63,560,021	198,464 55	752	7,490,000	138,459 32
Gross and net in force at end of 1916....	9,195	43,571,176	157,100 69	567	4,209,000	67,648 75

Summary of net in force at end of 1916: No. 9,762; Amount, \$47,780,176; Premiums, \$224,749.44.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Total premium income.....	\$19,097,004 99
Inspections.....	171 69
Cash received for interest and dividends.....	849,219 62
Agents' balances previously charged off.....	408 40
Gross profit on sale or maturity of bonds.....	683 00
Gross increase, by adjustment, in book value of bonds.....	10,328 75
Income tax, withheld at source.....	1,935 83
Total income.....	\$19,959,752 28

7 GEORGE V, A. 1917

## THE TRAVELERS—Continued.

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 8,625,075 35
Matured endowments and surrender values under ten premium accident policies.....	19,157 45
Investigation and adjustment of claims.....	1,270,840 78
Paid stockholders for interest and dividends.....	460,000 00
Commissions or brokerage.....	3,524,909 56
Salaries, travelling and all other expenses of agents not paid by commissions.....	963,790 18
Salaries, travelling and other expenses of pay roll auditors.....	248,519 50
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees.....	745,046 30
Medical examiners' fees and salaries.....	48,917 50
Inspections.....	542,094 29
Taxes on real estate.....	30 63
Travelling expenses, home office.....	26,408 91
State taxes on premiums, Insurance Department licenses and fees.....	251,128 70
All other licenses, fees and taxes.....	285,287 14
Rents.....	223,731 56
Agents' balances charged off.....	2,320 48
Gross loss on sale or maturity of bonds.....	518 00
Gross decrease, by adjustment, in book value of bonds.....	29,280 76
All other disbursements.....	542,337 83

Total disbursements.....\$17,814,395 31

## LEDGER ASSETS.

Loans secured by pledge of bonds or other collaterals.....	\$ 363,710 00
Book value of bonds and stocks owned.....	19,409,769 50
Cash on hand, in trust companies and in banks.....	1,560,636 51
Premiums in course of collection.....	3,433,392 76
Bills receivable.....	22,317 95
Agents' ledger balances.....	84,827 14
Deposit with New York State Workmen's Compensation Commission.....	155 44

Total ledger assets.....\$24,874,809 30

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 241,336 62
Market value of stocks over book value.....	736,957 50

Total.....\$25,853,103 42

Deduct assets not admitted.....668,048 22

Total admitted assets.....\$25,185,055 20

## LIABILITIES.

Total unpaid claims.....	\$ 6,641,073 43
Estimated expenses of investigations and adjustment of unpaid claims.....	38,278 03
Total unearned premiums.....	7,058,383 32
Commissions, brokerage and other charges due or to become due to agents or brokers.....	570,650 00
Due or accrued on account of salaries, rent, expenses, bills, accounts, fees, etc.....	199,390 86
Federal, state and other taxes due or accrued (estimated).....	455,794 65
Special reserves.....	1,631,184 36
Income tax, withheld at source.....	1,935 83

Total liabilities (excluding capital stock).....\$16,596,691 38

Joint stock capital paid up in cash.....6,000,000 00

Surplus over liabilities.....2,588,363 82

Total liabilities.....\$25,185,055 20

## EXHIBIT OF PREMIUMS.

## Accident.

Premiums on policies written or renewed during 1916.....	\$ 5,505,762 49
Premiums on policies terminated.....	5,321,051 66
Net premiums in force at December 31, 1916.....	<u>4,015,581 75</u>

## SESSIONAL PAPER No. 8

THE TRAVELERS—*Concluded.*EXHIBIT OF PREMIUMS—*Concluded.**Employers' Liability.*

Premiums on policies written or renewed during 1916.....	\$ 6,571,608 29
Premiums on policies terminated.....	5,897,402 24
Net premiums in force at December 31, 1916.....	<u>4,539,401 38</u>

*Health.*

Premiums on policies written or renewed during 1916.....	\$ 1,337,725 65
Premiums on policies terminated.....	1,125,611 69
Net premiums in force at December 31, 1916.....	<u>859,315 69</u>

*Workmen's Compensation.*

Premiums on policies written or renewed during 1916.....	\$ 9,384,761 28
Premiums on policies terminated.....	8,323,083 75
Net premiums in force at December 31, 1916.....	<u>4,597,000 50</u>

*Workmen's Collective.*

Premiums on policies written or renewed during 1916.....	\$ 17,585 14
Premiums on policies terminated.....	13,541 17
Net premiums in force at December 31, 1916.....	<u>6,300 72</u>

## THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Supreme Counsellor—GEO. E. HUNT.

Secretary—W. D. MURPHY.

Principal Office—Columbus, O.

Chief Agent in Canada—F. J. C. Cox.

Head Office in Canada—Winnipeg, Man.

(Incorporated, September 25, 1890. Dominion license issued, July 24, 1914.)

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
United States of America, Panama Canal loan, 1911, 3 p.c.	\$ 3,000 00	\$ 3,000 00
City of Calgary, 1933, 5 p.c.	27,000 00	25,110 00
Total on deposit with Receiver General	\$ 30,000 00	\$ 28,170 00
Carried out at market value		\$ 28,170 00

*Other Assets in Canada.*

Interest accrued	682 50
Agents' balances and premiums uncollected	1,432 00
Bills receivable	113 25
Total assets in Canada	\$ 30,397 75

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid	\$ 1,250 00
Net amount of claims, unadjusted	936 00
Total net amount of unsettled claims	\$ 2,186 00
Total liabilities in Canada	\$ 2,186 00

## INCOME IN CANADA.

Net cash received for premiums	\$ 17,514 00
Total income in Canada	\$ 17,514 00

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	\$ 2,225 00
Net amount paid for claims occurring during the year	10,900 76
Total net amount paid for accident claims	\$ 13,125 76
Expenses, chief agent, \$97.41; medical examiners' fees, \$130; headquarters expenses, \$3,039.98; filing fee, license, etc., \$96.24	3,303 63
Total expenditure in Canada	\$ 16,489 39

SESSIONAL PAPER No. 8

THE ORDER OF UNITED COMMERCIAL TRAVELERS—*Concluded.*

## RISKS AND PREMIUMS IN CANADA

	No.	Amount.
Gross policies in force at date of last statement.....	1,630	\$ 8,150,000
Taken during the year, new.....	121	605,000
Taken during the year, renewed.....	28	140,000
Transfers accepted.....	47	245,000
Total.....	1,826	\$ 9,140,600
Deduct terminated.....	259	1,495,000
Gross and net in force at December 31, 1916.....	1,567	\$ 7,645,000

(For General Business Statement, see Appendix.)

7 GEORGE V, A. 1917

## THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—J. R. BLAND.

Secretary—R. HOWARD BLAND.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—S. W. BAND.

Head Office in Canada—Toronto.

(Incorporated March 19, 1896. Commenced business in Canada March 12, 1903.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 3,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule A.).....\$ 265,050 00

*Other Assets in Canada.*

Market value of bonds and debentures on deposit with Provincial Govts. (For details, see Schedule B).....	22,800 00
Agents' ledger balances.....	374 29
Cash at head office in Canada.....	132 28
Cash in Dominion Bank, Toronto.....	919 60
Interest accrued.....	4,147 92
Agents' balances and premiums uncollected, viz.:-	
Guarantee (\$1,557.99 on business prior to Oct. 1, 1916).....	\$ 13,691 43
Accident (\$47.50 on business prior to Oct. 1, 1916).....	1,794 80
Plate Glass.....	1,101 83
Sickness.....	1,032 05
Burglary (\$4.63 on business prior to Oct. 1, 1916).....	1,696 10
Employers' Liability (\$856.09 on business prior to Oct. 1, 1916).....	5,621 69
Automobile.....	785 48

Total \$25,713.38 (less commission).....	19,285 04
Office furniture and plans.....	1,000 00

Total assets in Canada.....\$ 313,709 13

## LIABILITIES IN CANADA.

Net amount of burglary claims, unadjusted.....	\$ 8,300 00
Net amount of guarantee claims, unadjusted (\$550 accrued in previous years).....	58,812 00
Net amount of guarantee claims, resisted in suit (accrued in previous years).....	10,000 00
Net amount of employers' liability claims, unadjusted (\$1,200 accrued in previous years).....	8,200 00
Net amount of employers' liability claims, resisted, in suit.....	500 00
Net amount of accident claims, unadjusted.....	250 00
Net amount of plate glass claims, unadjusted.....	130 00
Net amount of sickness claims, unadjusted.....	250 00
Net amount of automobile claims, unadjusted.....	800 00

Total net amount of unsettled claims.....\$ 87,242 00

SESSIONAL PAPER No. 8

## THE UNITED STATES FIDELITY AND GUARANTY—Continued.

## LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums, viz.:—

Guarantee.....	\$ 88,034 73
Accident.....	6,246 03
Plate Glass.....	1,936 19
Sickness.....	1,691 30
Burglary.....	15,529 64
Employers' Liability.....	25,247 65
Automobile.....	6,073 06
Total, \$145,358.00; carried out at 80 per cent.....	116,286 88
Taxes due and accrued.....	3,000 00
Total liabilities in Canada.....	\$ 206,528 88

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.						
	Accident.	Auto- mobile.	Burglary.	Em- ployers' Liability.	Guar- antee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash re- ceived.....	17,438 64	15,154 32	36,842 95	66,104 26	214,412 04	6,327 62	8,307 53
Less reinsurance..	522 40		7,835 99		1,391 82		
Less return pre- miums.....	3,665 26	1,533 18	2,396 41	10,031 14	28,663 48	961 24	2,248 72
Total deduction...	4,187 66		10,232 40		30,055 30		
Net cash received.	13,250 98	13,621 14	26,610 55	56,073 12	184,356 74	5,366 38	6,058 81

Net cash received for premiums for all classes of business..... \$ 305,337 72  
 Cash received for interest on investments..... 13,033 03

Total income in Canada..... \$ 318,370 80

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.						
	Acci- dent.	Auto- mobile.	Burg- lary.	Employ- ers' Li- ability.	Guarantee	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	1,119 74	2,428 29	54 03	5,620 77	14,171 47	265 70	906 90
Paid for claims occurring during the year.....	5,930 93	1,749 50	141 50	12,342 97	33,831 66	2,360 35	2,976 13
Less savings and sal- vage.....	11 25			50 00	5,409 60	3 00	
Less reinsurance.....	650 00				686 27		121 43
Total deduction....	661 25				6,095 87		
Net payment for said claims.....	5,269 68			12,292 97	27,735 79	2,357 35	2,854 70
Total net payment for claims.....	6,389 42	4,177 85	195 64	17,913 74	41,907 26	2,623 05	3,761 60

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## THE UNITED STATES FIDELITY AND GUARANTY—Continued.

## EXPENDITURE IN CANADA—Concluded.

Total net payments for claims for all classes of business.....	\$	76,968	56
Commission and brokerage.....		75,137	27
Taxes.....		26,286	27
Salaries, fees and travelling expenses: Salaries:—Head Office, \$34,165.42; general and special agents, \$5,300; travelling expenses:—Officials, \$4,538.15.....		44,003	57
Miscellaneous expenditure, viz.:—Advertising, \$156.78; furniture and fixtures, \$397.95; legal expenses, \$356.38; postage, telegrams, telephones and express, \$5,138.36; printing and stationery, \$1,393.63; rents, \$3,553.76; underwriters' boards, associations, etc., \$383.34; incidentals, \$1,777.33.....		13,177	58
Total expenditure in Canada.....	\$	235,573	25

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Accident.		Automobile.		Burglary.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1915	4,829,500	14,058 62	348,750	10,838 00	1,510,448	11,784 13
Taken in 1916—New.....	1,285,750	5,217 44	282,500	6,277 62	11,633,082	28,823 96
Renewed.....	2,473,350	8,200 34	310,610	8,129 00	781,562	6,258 76
Totals.....	8,588,600	27,476 40	941,860	25,244 62	13,925,092	46,866 85
Less ceased.....	5,110,300	14,974 92	450,798	13,098 50	2,815,680	19,602 89
Gross in force at end of 1916.	3,478,300	12,501 48	491,062	12,146 12	11,109,412	27,263 96
Less reinsured.....	5,000	9 41			40,182	479 68
Net in force at end of 1916..	3,473,300	12,492 07	491,062	12,146 12	11,069,230	26,784 28

Risks and Premiums.	CLASS OF BUSINESS.					
	Employers' Liability.		Guarantee.		Plate Glass.	Sickness.
	Amount.	Premiums.	Amount.	Premiums.	Premiums.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1915.	276,749	60,239 32	29,880,567	175,424 08	5,116 77	8,056 82
Taken in 1916—New.....	508,722	51,704 80	15,291,487	80,615 53	3,872 39	3,108 80
Renewed.....	192,000	4,234 71	18,606,292	105,221 63	1,570 25	2,881 13
Totals.....	977,471	116,178 83	63,778,346	361,261 24	10,559 41	14,086 75
Less ceased.....	328,059	65,683 53	32,368,099	182,599 95	6,687 02	10,704 15
Gross in force at end of 1916.	649,412	50,495 30	31,410,247	178,661 29	3,872 39	3,382 60
Less reinsured.....			202,248	1,391 82		
Net in force at end of 1916..	649,412	50,495 30	31,207,999	177,269 47	3,872 39	3,382 60

## SESSIONAL PAPER No. 8

## THE UNITED STATES FIDELITY AND GUARANTY—Continued.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Ontario, 1939, 4 p.c.....	\$ 50,000 00	\$43,500 00
<i>Cities—</i>		
Brandon, 1944, 5 p.c.....	25,000 00	23,250 00
Hamilton, 1933, 4½ p.c.....	50,000 00	47,000 00
Montreal, 1939, 3½ p.c.....	30,000 00	24,000 00
Ottawa, 1928, 3½ p.c.....	40,000 00	34,800 00
Quebec, 1932, 3½ p.c.....	25,000 00	20,750 00
Toronto, (Street Railway), 1918, 4 p.c.....	40,000 00	39,600 00
Vancouver, 1928, 4½ p.c.....	5,000 00	4,550 00
<i>Railway—</i>		
C.N.R. Winnipeg Terminal, (g'teed. by Prov. of Manitoba), 1939, 4 p.c.....	5,000 00	4,100 00
<i>Miscellaneous—</i>		
University of Alberta, 1st mtge. (g'teed. by Prov. of Alberta), 1924, 4½ p.c.....	25,000 00	23,500 00
Total on deposit with Receiver General.....	\$ 295,000 00	\$ 265,050 00

## SCHEDULE B.

Special deposit with Quebec Government, viz.:—

Province of Quebec inscribed stock, 1937, 3 p.c.....	20,000 00	14,600 00
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Special deposit with New Brunswick Government, viz.:—

Canadian Northern Ry. Winnipeg Terminal (guaranteed by Prov. of Manitoba), 1939, 4 p.c.....	10,000 00	8,200 00
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Total par and market values.....	\$ 325,000 00	\$ 287,850 00
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## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Total net cash received for premiums.....	\$10,628,347 65
Inspections.....	2,060 83
Interest and dividends.....	275,401 90
Rents.....	81,163 09
Agents' balances previously charged off.....	118 25
Gross profit on sale or maturity of bonds and stocks.....	4,733 59
Surplus contributed by stockholders.....	500,000 00
All other income.....	29,044 24
Total income.....	\$11,520,869 55

## DISBURSEMENTS

Net amount paid for claims.....	\$ 3,794,072 19
Investigation and adjustment of claims.....	354,662 38
Commissions or brokerage (less amount received on return premiums and reinsurance).....	2,012,629 99
Cash paid stockholders for interest or dividends.....	240,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	517,298 25
Salaries, travelling and all other expenses of agents not paid by commissions.....	995,352 50
Medical examiners' fees and salaries.....	1,562 53
Inspections (other than medical and claim).....	47,813 84
Rents.....	137,868 99
Taxes on real estate.....	16,752 75
State taxes on premiums, Insurance Department licenses and fees.....	199,388 62
All other licenses, fees and taxes.....	93,116 46
Agents' balances charged off.....	29,062 12
Gross loss on sale or maturity of real estate and bonds.....	20,111 31
Gross decrease, by adjustment, in book value of stocks.....	10,000 00
All other disbursements.....	496,101 33
Total disbursements.....	\$ 8,965,793 26

7 GEORGE V, A. 1917

THE UNITED STATES FIDELITY AND GUARANTY—*Concluded.*

## LEDGER ASSETS.

Book value of real estate.....	\$ 720,608 11
Mortgage loans on real estate, first liens.....	18,800 00
Loans secured by pledge of bonds, stocks or other collaterals.....	29,399 00
Book value of bonds and stocks.....	9,145,934 20
Cash on hand, in trust companies and in banks.....	1,535,191 07
Gross premiums in course of collection.....	2,151,950 40
Due by U. S. Government under contract.....	6,276 99
Due for subscriptions, Department Guaranteed Attorneys.....	86,045 46
Accounts with suspended banks.....	1,864 41
Bills receivable.....	400 00
Advance secured.....	80,761 75
Deposit with N. Y. Workmen's Compensation Commission.....	111,132 48
Equity in New York Excise funds.....	80,328 00
All other ledger assets.....	28,041 11
Total ledger assets.....	\$13,996,752 98

## NON-LEDGER ASSETS.

Interest due and accrued.....	121,382 30
Rents due and accrued.....	183 33
Gross assets.....	\$14,118,318 61
Deduct assets not admitted.....	875,260 32
Total admitted assets.....	\$13,243,058 29

## LIABILITIES.

Total net amount of unpaid claims.....	\$ 3,058,370 36
Total unearned premiums.....	4,832,490 80
Commissions, brokerage, etc.....	314,324 97
Salaries, rents, etc., due and accrued.....	14,080 79
Federal, state and other taxes due or accrued (estimated).....	192,903 44
Return premiums.....	12,461 89
Due on account of reinsurance.....	77,400 26
Reinsurance Companies' reserve account.....	51,163 94
Federal Income Tax deducted from salaries.....	1,059 50
Total liabilities, excluding capital stock.....	\$ 8,554,255 95
Capital stock paid up in cash.....	3,000,000 00
Surplus over all liabilities.....	1,688,802 34
Total liabilities.....	\$13,243,058 29

## EXHIBIT OF PREMIUMS.

	Premiums. written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1916.
	\$ cts.	\$ cts.	\$ cts.
Accident.....	258,186 81	225,523 32	202,983 26
Health.....	97,102 40	85,038 88	75,414 03
Liability.....	3,228,003 30	2,476,185 07	2,063,397 36
Fidelity.....	1,807,562 71	1,641,478 42	1,458,517 33
Plate Glass.....	183,535 40	157,586 63	158,653 03
Auto and Teams property damage.....	445,200 63	344,084 78	315,747 67
Burglary and Theft.....	508,973 06	412,182 51	509,394 53
Workmen's Collective.....	91,013 39	80,893 32	11,368 19
Surety.....	3,641,372 59	3,067,155 18	3,307,165 67
Workmen's Compensation.....	3,204,063 24	2,732,438 88	1,272,897 92

## APPENDIX A.

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*(Canadian Companies.)*

### List of Directors and Shareholders

OF FIRE INSURANCE COMPANIES AND OF COMPANIES OTHER  
THAN FIRE OR LIFE.

AS AT DECEMBER 31, 1916

OR SUBSEQUENT DATE.

LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY  
BOARDS OF BRITISH AND FOREIGN COMPANIES.

(*Fire Companies and Companies other than Fire or Life.*)

*General Accident, Fire and Life Assurance Corporation, Ltd.*—Pelég Howland, Toronto.

*Glens Falls Insurance Company.*—Geo. C. Chahoon, Grand'Mère, Que.

*Guardian Assurance Company, Limited.*—K. W. Blackwell, Chairman; J. O. Gravel, T. Bienvenu.

*The Liverpool and London and Globe Insurance Company, Limited.*—M. Chevalier, Sir Alex. Lacoste, W. M. Macpherson, Sir F. Williams-Taylor.

*North British and Mercantile Insurance Company.*—Wm. McMaster, G. M. Moncel, E. L. Pease.

*Northwestern National Insurance Company.*—J. O. Armour, Frederick Layton, Chas. Ray, Hon. J. G. Jenkins, Washington Becker, Fred. Vogel, Jr., H. A. J. Upham, Wm. D. Van Dyke, Howard Green, Grant Fitch, J. H. Tweedy, Jr., Robt. Camp, A. F. James, Wm. D. Reed, Joseph Huebl.

*The Norwich Union Fire Insurance Society, Limited.*—G. B. Patteson, Sir Wm. Mortimer Clark.

*The Ocean Accident and Guarantee Corporation, Limited.*—E. B. Greenshields.

*Phœnix Assurance Company, Limited.*—C. W. Dean, Brig.-Gen'l. F. S. Meighen, J. M. McIntyre, Sir H. K. Egan.

*The Royal Exchange Assurance.*—H. V. Meredith, Chairman; J. S. Hough, K.C., Dr. E. P. Lachapelle.

*The Travelers Insurance Company, Hartford, Conn.*—Trustees:—F. F. Parkins, F. W. Evans, The Royal Trust Co.

*The Union Fire Assurance Company of Paris.*—Sir H. Bate, G. Lemoine, Lansing Lewis.

*The Yorkshire Insurance Company, Limited.*—Hon. C. J. Doherty, G. M. Bosworth, Hon. Alphonse Racine, A. L. McLaurin.

## THE ACADIA FIRE INSURANCE CO.

LIST OF DIRECTORS—(As at February 28, 1917).

C. C. Blackadar, Pres.; A. E. Jones, Vice-Pres.; C. H. Mitchell, G. R. Hart, W. M. P. Webster,  
R. MacD. Paterson and J. B. Paterson.

LIST OF SHAREHOLDERS—(As at December 31, 1916).

Name.	Address.	Number of shares.	Amount subscribed and paid in cash.
			\$
Phoenix Assurance Co., Ltd.....	London, Eng.....	9,650	356,000
C. C. Blackadar.....	Halifax, N.S.....	50	2,000
A. E. Jones.....	".....	50	2,000
C. H. Mitchell.....	".....	50	2,000
G. R. Hart.....	".....	50	2,000
W. M. P. Webster.....	".....	50	2,000
R. MacD. Paterson.....	Montreal, P.Q.....	50	2,000
J. B. Paterson.....	".....	50	2,000
Totals.....		10,000	\$400,000

## BEAVER FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Jan. 1, 1917).

W. J. Christie, Pres.; G. W. Allan, K.C. and A. Gouzé, Vice-Presidents, J. H. Munson, K.C., F. Morton  
Morse, W. H. Cross, F. T. Griffin, D. H. Laird, A. De Jardin.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
W. H. Cross.....	Winnipeg.....	50	5,000	2,500
John Galt.....	".....	100	10,000	5,000
A. M. Nanton.....	".....	100	10,000	5,000
J. H. Munson.....	".....	75	7,500	3,750
D. H. Laird.....	".....	25	2,500	1,250
W. J. Christie.....	".....	100	10,000	5,000
F. Morton Morse.....	".....	100	10,000	5,000
F. T. Griffin.....	".....	50	5,000	2,500
G. W. Allan.....	".....	130	13,000	6,500
R. T. Riley.....	".....	100	10,000	5,000
André Gouzé.....	".....	150	15,000	7,500
A. De Jardin.....	".....	25	2,500	1,250
General Financial Corporation of Canada....	".....	2,000	200,000	100,000
Totals.....		3,005	\$ 300,500	\$ 150,250

## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at April 5, 1917.)

Henry N. Roberts, Pres.; Chas. S. Blake, Vice-Pres.; O. E. Granberg, J. R. L. Starr, K.C., and  
Geo. C. Robb.

## LIST OF SHAREHOLDERS—(As at Feb. 28, 1917.)

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			\$
Charles S. Blake.....	Hartford, Conn.....	20	2,000
Lyman B. Brainerd.....	".....	30	3,000
W. R. C. Corson.....	".....	20	2,000
George C. Robb.....	Toronto, Ont.....	20	2,000
Henry N. Roberts.....	".....	20	2,000
J. R. L. Starr, K.C.....	".....	20	2,000
Hartford Steam Boiler Inspection and Insurance Company.	Hartford, Conn.....	911	87,100
Totals.....		1,001	\$ 100,100

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## BRITISH AMERICA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Mar. 1st, 1917.)

W. R. Brock, Pres.; W. B. Meikle, Vice-Pres.; John Aird, Robt. Bickerdike, M.P., Montreal, Alfred Cooper, London, Eng., H. C. Cox, D. B. Hanna, E. Hay, Jno. Hoskin, K.C., LL.D., Z. A. Lash, K.C., LL.D., G. A. Morrow, Lt.-Col. the Hon. Frederic Nicholls, Brig.-Gen'l. Sir Henry Pellatt, E. A. Robert, Montreal, E. R. Wood.

LIST OF SHAREHOLDERS—COMMON STOCK—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Agar, Miss Florence.....	Toronto, Ont.....	6	150 00	150 00
Agar, R. T.....	Ingersoll, Ont.....	10	250 00	250 00
Aird, John, in trust.....	Toronto, Ont.....	200	5,000 00	5,000 00
Aitkin, Mrs. Janet.....	Toronto, Ont.....	46	1,150 00	1,150 00
Allen, Mrs. Emma J.....	Toronto, Ont.....	38	950 00	950 00
Allen, J. K.....	Newcastle, Ont.....	8	200 00	200 00
Ardagh, Miss Anna B.....	"Ardaven," Barrie, Ont.....	9	225 00	225 00
Ardagh, Henry H.....	" " " " " "	9	225 00	225 00
Armour, E. Douglas, K.C.....	Toronto, Ont.....	20	500 00	500 00
Armour, Robert.....	Montreal, Que.....	41	1,025 00	1,025 00
Armstrong, Mrs. Fidelia J.....	Toronto, Ont.....	8	200 00	200 00
Atkinson, D. H.....	Toronto, Ont.....	5	125 00	125 00
Bailey, P. L.....	Toronto, Ont.....	20	500 00	500 00
Bailey, Mrs. P. L.....	Mimico, Ont.....	5	125 00	125 00
Baker, est. of John T.....	New York, N.Y.....	100	2,500 00	2,500 00
Ball, Mary Veronia.....	Woodstock, Ont.....	2	50 00	50 00
Banks, Mrs. Emily.....	Care of W. H. Banks, Toronto, Ont.....	20	500 00	500 00
Banks, W. H., in trust.....	Toronto, Ont.....	1	25 00	25 00
Barkworth, J. E.....	Baltimore, Md.....	20	500 00	500 00
Baxter, est. of James E.....	Edmonton, Alta.....	4	100 00	100 00
Behan, Mrs. Julia.....	Orange, N.J.....	13	325 00	325 00
Bell, A. J.....	Halifax, N.S.....	10	250 00	250 00
Bezley, Mrs. E. A.....	Toronto, Ont.....	11	275 00	275 00
Bickerdike, Robert, M.P.....	Montreal, Que.....	119	2,975 00	2,975 00
Biggs, Mrs. Gertrude L.....	Toronto, Ont.....	27	675 00	675 00
Black, MacM.....	Springfield, Ont.....	5	125 00	125 00
Blossom, Geo. W.....	Chicago, Ill.....	100	2,500 00	2,500 00
Bond, exec. of estate of John M.....	Toronto, Ont.....	26	650 00	650 00
Boswell, A. R., K.C., (in trust).....	Toronto, Ont.....	2	50 00	50 00
Bounsall, Miss Phebe S.....	Hamilton, Ont.....	4	100 00	100 00
Bower, Mrs. Sarah E.....	Toronto, Ont.....	20	500 00	500 00
Bowie, Dr. E. F.....	Toronto, Ont.....	2	50 00	50 00
Boyd, Mrs. Mary H.....	Toronto, Ont.....	8	200 00	200 00
Boyd, W. Y.....	Gananoque, Ont.....	5	125 00	63 06
Brock, W. R.....	Toronto, Ont.....	6	150 00	150 00
Browne, estate of Rev. Geo.....	Toronto, Ont.....	26	650 00	650 00
Brumell, Mrs. Kate W.....	Toronto, Ont.....	96	2,400 00	2,400 00
Bryan, A. W.....	Toronto, Ont.....	20	500 00	150 00
Bryan, Geo. J.....	Toronto, Ont.....	5	125 00	125 00
Bryan, Geo. J. (in trust).....	Toronto, Ont.....	5	125 00	125 00
Bunnell, Arthur K.....	Brantford, Ont.....	5	125 00	125 00
Buntin, estate of Alex.....	Montreal, Que.....	285	7,125 00	7,125 00
Buntin, Mrs. Isabella G.....	Montreal, Que.....	284	7,100 00	7,100 00
Burton, Geo. F.....	Toronto, Ont.....	20	500 00	500 00
Cayley, Mrs. Agnes L.....	Collingwood, Ont.....	16	400 00	400 00
Cameron, Mrs. E. S.....	Toronto, Ont.....	50	1,250 00	1,250 00
Carey, J. P.....	Unknown.....	1	25 00	25 00
Carpenter, estate of E. R.....	Collingwood, Ont.....	13	325 00	325 00

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## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Carpmael, Miss A. C.....	Care of John Hoskin, K.C., LL.D., Osler, Hoskin & Harcourt, Toronto, Ont.....	60	1,500 00	1,500 00
Cartwright, John R.....	Toronto, Ont.....	12	300 00	300 00
Cathcart, R.....	Unknown.....	1	25 00	25 00
Central Canada Loan & Sav. Co.....	Toronto, Ont.....	711	17,775 00	17,775 00
Chafee, Zechariah, jr.....	Providence, R.I.....	18	450 00	450 00
Chafee, Zechariah.....	".....	47	1,175 00	1,175 00
Champion, estate of Charles.....	Brantford, Ont.....	27	675 00	675 00
Champion, Iden W.....	".....	26	650 00	650 00
Clark, Janet.....	Care of J. A. Patterson, Toronto, Ont.....	2	50 00	50 00
Clark, Janet and Barbara Stewart.....	".....	1	25 00	25 00
Clark, James.....	Bullocks Corners, Ont.....	28	700 00	700 00
Clark, Sir Wm. Mortimer, K.C.....	Toronto, Ont.....	13	325 00	325 00
Clarkson, Edith Mary.....	Toronto, Ont.....	400	10,000 00	10,000 00
Cook, C., Pres., W. G. Helliker, manager, (Royal Loan & Savings Co.).....	Brantford, Ont.....	100	2,500 00	2,500 00
Coutts, James.....	Ufford, Muskoka.....	20	500 00	500 00
Cox, H. C.....	Toronto, Ont.....	200	5,000 00	5,000 00
Cucksey, R.....	Chatham, Ont.....	4	100 00	66 73
Cunningham, Mrs. Margaret.....	Guelph, Ont.....	50	1,250 00	1,250 00
Curtis, Frank E.....	Simcoe, Ont.....	4	100 00	100 00
Davidson, Nancy W.....	Toronto, Ont.....	15	375 00	375 00
De Gex, L. M.....	Canadian Bank of Com- merce, Prince Rupert, B.C.....	26	650 00	650 00
Denton, A. Muir.....	Port Dalhousie, Ont.....	31	775 00	775 00
Dickson, Marion.....	Guelph, Ont.....	10	250 00	250 00
Dickson, Robert.....	St. Marys, Ont.....	200	5,000 00	5,000 00
Duffett, Herbert.....	Toronto, Ont.....	157	3,925 00	3,925 00
Duffett, Walter.....	Toronto, Ont.....	20	500 00	500 00
Duncan, John, exec. of estate of Wm. Duncan.....	Toronto, Ont.....	17	425 00	425 00
Dundas, Mrs. Amy C.....	".....	19	475 00	475 00
Dundas, Miss Amy D.....	".....	4	100 00	100 00
Dunham, Mrs. Alice.....	Boston, Mass.....	67	1,675 00	1,675 00
Dunlop, Belle.....	Woodstock, Ont.....	2	50 00	50 00
Dunlop, H. C.....	Goderich, Ont.....	48	1,200 00	1,200 00
Dunlop, James.....	Woodstock, Ont.....	1	25 00	25 00
Dunlop, Stevenson.....	".....	1	25 00	25 00
Dunnett, Mrs. Jessie.....	Toronto, Ont.....	30	750 00	750 00
Dupuis, Mrs. Annie J.....	Care of R. Crawford, Kingston, Ont.....	13	325 00	325 00
Ellis, Mrs. Mary E.....	Toronto, Ont.....	8	200 00	200 00
Elliott, Christopher.....	Unknown.....	16	400 00	400 00
Emery, Mrs. C. E. and H. M.....	Port Burwell, Ont.....	10	250 00	250 00
Enright, Mrs. Kate.....	Collingwood, Ont.....	16	400 00	400 00
Essery, W. H.....	Toronto, Ont.....	10	250 00	75 00
Farthings, J. Murray, trustee.....	Aylmer, Ont.....	10	250 00	250 00
Farwell, W. G. (in trust).....	St. Frances Court, River side Drive and 135th St., New York, N.Y.....	40	1,000 00	1,000 00
Featherstonhaugh, Mrs. C. L.....	Toronto, Ont.....	45	1,125 00	1,125 00
Ferah, Miss Maggie.....	Oakville, Ont.....	1	25 00	25 00
Ferah, Miss Mary.....	".....	2	50 00	50 00
Ferrier, Mrs. Annie.....	Care of C. R. McKeown, Orangeville, Ont.....	7	175 00	175 00
Fitton, H. W.....	Canadian Bank of Com- merce, Brantford, Ont.....	10	250 00	250 00
Fitton, C. H., M. and H. W. (trustees).....	".....	10	250 00	250 00
Fletcher, Robert J.....	Barrie, Ont.....	10	250 00	250 00
Forster, Geo.....	Toronto, Ont.....	1	25 00	25 00
Freysing, Peter.....	".....	26	650 00	650 00

SESSIONAL PAPER No. 8

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Fudger, W. E.....	592 Indian Rd., Toronto, Ont.....	22	550 00	550 00
Gamble, Geo.....	Toronto, Ont.....	21	325 00	325 00
Gamble, Mrs. Matilda.....	".....	24	600 00	600 00
Gardiner, Samuel.....	Unknown.....	1	25 00	25 00
Garrow, E. F.....	Toronto, Ont.....	20	500 00	500 00
Gibson, Rev. John.....	"The Rectory", Thorn- hill, Ont.....	10	250 00	250 00
Gilmor, Miss Jessie.....	Mimico P.O., Ont.....	2	50 00	50 00
Gilmour, Thomas.....	Toronto, Ont.....	50	1,250 00	1,250 00
Godwin, est. of W. H.....	Kingston, Ont.....	5	125 00	125 00
Gorham, Mrs. Helen D.....	Milton, Ont.....	10	250 00	250 00
Hamilton, J. M. and J. H. Sharpe, executors..	San Francisco, Cal.....	72	1,800 00	1,800 00
Hamilton, Clark, and Wm. F. Nickle, trustees..	Kingston, Ont.....	9	225 00	225 00
Hammond, L. D.....	Chicago, Ill.....	40	1,000 00	1,000 00
Haney, Mrs. Annie M.....	Strathroy, Ont.....	15	375 00	375 00
Hanlin, Mrs. Helen.....	Fergus, Ont.....	8	200 00	200 00
Hanna, D. B.....	Toronto, Ont.....	6	150 00	150 00
Harris, Arthur B.....	Clarkson, Ont.....	13	325 00	325 00
Harris, Miss Lucy.....	Toronto, Ont.....	26	650 00	650 00
Haskill, Mrs. Sarah.....	St. Clair, Mich.....	13	325 00	325 00
Hay, A. W.....	Quebec, Que.....	20	500 00	500 00
Henderson, John.....	Ottawa, Ont.....	70	1,750 00	1,750 00
Heribel, Louis Emile.....	St. Hyacinthe, Que.....	3	75 00	75 00
Hewson, Mrs. Fanny B.....	Niagara Falls, Ont.....	20	500 00	500 00
Hime, W. L. and M. W. (in trust).....	Toronto, Ont.....	20	500 00	500 00
Hirschberg, Mrs. Mary.....	Merchants Exchange Bldg., St. Louis, Mo.....	50	1,250 00	1,250 00
Holcroft, H. S.....	Orillia, Ont.....	10	250 00	250 00
Hooper, Edward M.....	Toronto, Ont.....	2	50 00	50 00
Hooper, Mrs. Isabella L.....	Care of Dr. Hooper, Toronto, Ont.....	2	50 00	50 00
Hoskin, John, K.C., LL.D.....	Care McCarthy, Osler, Hoskins & Harcourt, Toronto.....	256	7,150 00	7,150 00
Howe, Etna D.....	Toronto, Ont.....	54	1,350 00	1,350 00
Howson, est. of H. B.....	".....	10	250 00	250 00
Hutton, Mrs. E. A.....	Care H. L. Hutton, White Shiles & Co., 312-315 Westminster Trust Block, New Westminster, B.C.....	20	500 00	500 00
Irving, Mrs. Louisa S.....	Care L. H. Irving, Prov. Secy's Dept., Parlia- ment Bldgs., Toronto, Ont.....	3	75 00	75 00
Irwin, J.....	Strathroy, Ont.....	20	500 00	500 00
Jackes, Mrs. Kate, exec.....	Toronto, Ont.....	49	1,225 00	1,225 00
Jaffray, Robt., exec. of est. (in trust).....	".....	50	1,250 00	1,250 00
Jaffray, W. G. (in trust).....	Care of Globe Printing Co., Toronto, Ont.....	50	1,250 00	1,250 00
Jaffray, W. G.....	Care of Globe Printing Co., Toronto, Ont.....	50	1,250 00	1,250 00
Kehoe, Christopher J.....	Care of F. S. Hirschberg & Co., St. Louis, Mo.....	50	1,250 00	1,250 00
Kenny, est. of James J.....	Toronto, Ont., care of Mrs. P. L. Bailey, Mimico, Ont.....	79	1,975 00	1,975 00
Kent, Miss Myra.....	Toronto, Ont.....	53	1,325 00	1,325 00
Kernahan, J. K.....	St. Catharines, Ont.....	10	250 00	250 00
Kimmerly, P. G., est. of late.....	Care of Mrs. P. G. Kim- merly, Westmount, Que.....	20	500 00	500 00

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## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Kirkpatrick, W. M. and A. T., execs.....	Care of Wm. Kirkpatrick, C.P.R., Montreal Que.....	25	625 00	625 00
Knowlton, F. J. G.....	St. John, N.B.....	20	500 00	500 00
Laird, Mary.....	Toronto, Ont.....	6	150 00	150 00
Larkin, Ellen M., extr. and H. E. McSloy, exec. est. of P. Larkin.....	St. Catharines, Ont.....	200	5,000 00	5,000 00
Lavis, est. of Chas. S. Masson, exec.....	Belleville, Ont.....	80	2,000 00	2,000 00
Lash, Z. A., K.C., LL.D., (trustee).....	Can. Bank of Commerce Bldg., Toronto, Ont.....	66	1,650 00	1,650 00
Lash, Z. A., K.C., LL.D.....	Can. Bank of Commerce Bldg., Toronto, Ont.....	6	150 00	150 00
Leach, James.....	Toronto, Ont.....	40	1,000 00	1,000 00
Leslie, William.....	Unknown.....	2	50 00	50 00
Lester, Thomas W.....	Hamilton, Ont.....	22	550 00	550 00
Long, Thomas.....	Collingwood, Ont.....	462	11,550 00	11,550 00
Long, Thomas (in trust).....	".....	254	6,350 00	6,350 00
Long, John J.....	Care of Thomas Long, Toronto, Ont.....	16	400 00	400 00
Long, Miss Marcella.....	Toronto, Ont.....	16	400 00	400 00
Long, Miss Mary.....	".....	16	400 00	400 00
Long, Miss Margaret E.....	".....	16	400 00	400 00
Maddison, Mrs. Esther A.....	".....	10	250 00	250 00
Mahony, T. H.....	Care of Mahony & Hay, Quebec, Que.....	80	2,000 00	2,000 00
Marling, Thomas W. B.....	Care of H. B. Gihsons & Wm. Marling, Mont- real, Que.....	1	25 00	25 00
Marsh, Mrs. Emily Carew.....	Lindsay, Ont.....	21	525 00	525 00
Maughan, Mrs. Fanny.....	Toronto, Ont.....	10	250 00	250 00
Meadows, Mrs. Emily M.....	Mooretown, Ballycogley Wexford, Ireland.....	24	600 00	600 00
Meikle, W. B.....	Toronto, Ont.....	56	1,400 00	1,400 00
Milner, Mrs. Margaret Flavell.....	".....	12	300 00	300 00
Moran, W. J.....	Winnipeg, Man.....	18	450 00	450 00
Morrison, Miss Ethel I.....	Montreal, Que.....	176	4,400 00	4,400 00
Morrow, Geo. A.....	Can. Loan & Savings Co., Toronto, Ont.....	106	2,650 00	2,650 00
Mountain, Rev. J. J. S., exec. est. of.....	Corwall, Ont.....	102	2,550 00	2,550 00
Mountain, Mrs. Louisa Mira.....	St. Catharines, Isle of Wight, England.....	36	900 00	900 00
Moyna, Rev. Michael.....	McDonnell Square, Tor- onto, Ont.....	40	1,000 00	1,000 00
Munro, Alexander.....	Toronto, Ont.....	5	125 00	125 00
Munro, James.....	".....	2	50 00	50 00
Murray, Rev. James.....	".....	2	50 00	50 00
Myers, Augustus, extr. est. of late.....	Cambridge, Mass.....	532	13,300 00	13,300 00
Macaulay, Miss C. I.....	Kingston, Ont.....	20	500 00	500 00
Macdonald, Arch. H.....	Guelph, Ont.....	12	300 00	300 00
Macdonald, The Baroness.....	Care of A. V. Sinclair, Barrister, Ottawa, Ont.....	56	1,400 00	1,400 00
MacGillivray, Mrs. Clara D.....	Kingston, Ont.....	20	500 00	500 00
MacKerchar, Donald.....	1st National Bk., Minne- apolis, Minn.....	2	50 00	50 00
MacMahon, H. P.....	Manager Royal Bank Woodstock, Ont.....	10	250 00	250 00
MacMahon, H. W.....	Toronto, Ont.....	10	250 00	250 00
McNbe, S. L.....	Lotus, Ont.....	20	500 00	500 00
McCallum, J. Finlay.....	Edmonton, Alta.....	5	125 00	125 00
McDonald, Mrs. Alice.....	Guelph, Ont.....	7	175 00	175 00
McGee, Mrs. Annie.....	Toronto, Ont.....	13	325 00	325 00
McIntosh, James Innes.....	Guelph, Ont.....	8	200 00	200 00
McKay, Geo.....	Unknown.....	2	50 00	50 00

## SESSIONAL PAPER No. 8

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
McKeown, Mrs. Christina Innes.....	Care of C. R. McKeown, Barrister, Orangeville, Ont.....	7	175 00	175 00
McLaughlin, Dr. R. G.....	Toronto, Ont.....	2	50 00	50 00
McLean, Donald.....	".....	2	50 00	50 00
National Trust Co., Ltd.....	".....	668	16,700 00	16,700 00
Neihaus, Katherine P. and Tor. Gen. Trusts Corp., exec. of est. of late Charles Neihaus	".....	80	2,000 00	2,000 00
Nicholls, H. A.....	Richmond Hill, Ont.....	4	100 00	100 00
Niven, John K. & Co.....	Toronto, Ont.....	10	250 00	250 00
Northcote, Henry.....	".....	2	50 00	50 00
Northern Life Assurance Co.....	London, Ont.....	200	5,000 00	5,000 00
O'Flynn, Francis E.....	Belleville, Ont.....	16	400 00	400 00
O'Flynn, Fred. W.....	Toronto, Ont.....	10	250 00	250 00
O'Flynn, Harry H.....	Dominion Bank, Tor- onto, Ont.....	10	250 00	250 00
O'Flynn, Philo Walter.....	Madoc, Ont.....	17	425 00	425 00
O'Hara, James.....	Toronto, Ont.....	6	150 00	150 00
Osborne, James Kerr, execs. est. of.....	Care of Toronto General Trusts Corporation, Toronto, Ont.....	690	17,250 00	17,250 00
Park, James.....	Toronto, Ont.....	2	50 00	50 00
Parker, Mrs. M. D.....	Winnipeg, Man.....	12	300 00	300 00
Paterson, Miss Helen M.....	Toronto, Ont.....	14	350 00	350 00
Paterson, John A.....	".....	2	50 00	50 00
Paterson, Miss Mary Louise.....	Care of Rev. T. W. Pat- erson, Toronto, Ont.....	48	1,200 00	1,200 00
Paterson, Rev. T. W.....	Toronto, Ont.....	84	2,100 00	2,100 00
Patrick, Geo. S.....	Lindsay, Ont.....	12	300 00	300 00
Pearcy, G. S. (in trust).....	Toronto, Ont.....	12	300 00	300 00
Pellatt, Brig.-Gen'l. Sir Henry, C.V.O.....	Traders Bank Bldg., Toronto, Ont.....	412	10,300 00	10,300 00
Perry, Walter D.....	Mitchell, Ont.....	280	7,000 00	7,000 00
Philps, E. L.....	Halifax, N.S.....	20	500 00	500 00
Pierce, Chauncey H.....	Northampton, Mass.....	55	1,375 00	1,375 00
Poole, James.....	Glencoe, Ont.....	4	100 00	100 00
Porter, John S.....	Toronto, Ont.....	34	850 00	850 00
Potts, Mrs. Jane V.....	Sterling, Ont.....	20	500 00	500 00
Power, William.....	Toronto, Ont.....	4	100 00	100 00
Provident Investment Co.....	".....	20	500 00	500 00
Pyne, Dr. R. A. and W. F. MacQueen, execs...	Care of Dr. R. A. Pyne, Toronto, Ont.....	8	200 00	200 00
Raikes, Geo. (in trust).....	Barrie, Ont.....	60	1,500 00	1,500 00
Raikes, Geo.....	".....	60	1,500 00	1,500 00
Ramsay, William.....	Bowland Stow, Scotland	26	650 00	650 00
Rance, Mrs. Harriet.....	Clinton, Ont.....	40	1,000 00	1,000 00
Renwick, Mrs. Jane Macdonald.....	29 Hillside Rd., Stam- ford Hill, London, N., England.....	10	250 00	250 00
Ridout, Percival F.....	Can. Bank of Commerce, North Toronto.....	30	750 00	750 00
Robinson, Misses H. M. and A.A., executrices.	Toronto, Ont.....	40	1,000 00	1,000 00
Robinson, Mrs. Elizabeth.....	".....	50	1,250 00	1,250 00
Rogers, Dr. J. M.....	Ingersoll, Ont.....	4	100 00	100 00
Ross, Fred. H.....	Toronto, Ont.....	10	250 00	250 00
Rowell, Mrs. Elizabeth.....	".....	10	250 00	250 00
Scott, Ann.....	Unknown.....	8	200 00	200 00
Scott, C. W.....	Toronto, Ont.....	20	500 00	500 00
Shaw, Mrs. Isabel T.....	Hamilton, Ont.....	15	375 00	375 00
Sharpe, Miss Clara L.....	San Francisco, Cal.....	17	425 00	425 00
Simpson, Benjamin M.....	Care of Wm. A. Simpson & Son, Philadelphia, Pa.....	40	1,000 00	1,000 00

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## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Simpson, Charles C.....	Care of Wm. A. Simpson & Son, Philadelphia, Pa.....	20	500 00	500 00
Simpson, William M.....	".....	20	500 00	500 00
Sims, P. H.....	Toronto, Ont.....	200	5,000 00	5,000 00
Sims, P. H. (in trust).....	".....	6	150 00	.....
Smart, A. M.....	Care of G. M. Gunn & Son, London, Ont.....	20	500 00	500 00
Smiley, James.....	Paris, Ont.....	4	100 00	100 00
Smith, Alexander.....	Toronto, Ont.....	40	1,000 00	1,000 00
Smith, Mrs. Jane M., executrix.....	Montreal, Que.....	6	150 00	150 00
Smith, W. W.....	Raleigh, N. C.....	40	1,000 00	1,000 00
Sproule, Mrs. Elizabeth J.....	Springfield-on-the- Credit, Ont.....	5	125 00	125 00
Staebler, estate of J. M.....	Kitchener, Ont.....	10	250 00	75 00
Stewart, Barbara.....	Toronto, Ont.....	2	50 00	50 00
Stewart, James B.....	".....	4	100 00	100 00
Stewart, Wm. E., exec.....	".....	4	100 00	100 00
Stewart, John and John Duncan, execs. (in trust).....	".....	52	1,300 00	1,300 00
Strathy, James Robert.....	Care of A. G. Strathy, Toronto, Ont.....	9	225 00	225 00
Strathy, Miss Elizabeth M. L.....	".....	9	225 00	225 00
Strathy, A. G.....	".....	9	225 00	225 00
Strathy, Gerard B.....	".....	9	225 00	225 00
Swan, Henry.....	".....	2	50 00	50 00
Taylor, Maria and R. V. Sinclair, extr.....	Ottawa, Ont.....	10	250 00	250 00
Tett, Mrs. Ethel M.....	Lacombe, Alta.....	88	2,200 00	2,200 00
Thompson, Robert, estate of.....	Care of R. W. Thompson Toronto, Ont.....	544	13,600 00	13,600 00
Tilley, Mrs. Elizabeth M.....	London, Ont.....	4	100 00	100 00
Toronto General Trusts Corp. (in trust).....	Toronto, Ont.....	210	5,250 00	5,250 00
Toronto General Trusts Corp., executors, estate of Jane Todd Kirkland.....	".....	80	2,000 00	2,000 00
Toronto General Trusts Corp., executors, estate of John Gowans.....	".....	50	1,250 00	1,250 00
Toronto General Trusts Corp., administrators of est. of Mrs. E. M. Dalton.....	".....	13	325 00	325 00
Toronto General Trusts Corp. (trustees).....	".....	30	750 00	750 00
Toronto General Trusts Corp. exec. of estate of Chas. E. Goad.....	".....	700	17,500 00	17,500 00
Toronto General Trusts Corp. (in trust) "Byrnes".....	".....	114	2,850 00	2,850 00
Toronto General Trusts Corp., (trustees) M. Long Family.....	".....	2	50 00	50 00
Townley, W. R.....	Chicago, Ill.....	20	500 00	500 00
Turner, Geo. R.....	MacGregor, Iowa.....	4	100 00	100 00
Turner, Charles Conrad.....	Winnipeg, Man.....	5	125 00	125 00
Turner, J. A. and C.....	Melfort, Sask.....	9	225 00	225 00
Vachon, Mrs. Belinda L.....	Prince Albert, Sask.....	16	400 00	400 00
Wade, Mrs. Lillie M.....	Brighton, Ont.....	33	825 00	825 00
Walker, Miss Mary L.....	Ottawa, Ont.....	24	600 00	600 00
Walker, W. H.....	Governor General's Office, Ottawa, Ont.....	14	350 00	350 00
Warren, Charles D.....	Toronto, Ont.....	1	25 00	25 00
Watson, Mrs. Sarah.....	".....	125	3,125 00	3,125 00
Watson, Thomas.....	".....	80	2,000 00	2,000 00
Weir, James.....	Unknown.....	8	200 00	200 00
Western Assurance Co.....	Toronto, Ont.....	13,433	335,825 00	335,825 00
Whittier, H. F.....	Trenton, Ont.....	18	450 00	450 00
Wilson, Chas. S., trustee of estate.....	Care of John Stark Co., Toronto, Ont.....	40	1,000 00	1,000 00
Wilson, John.....	Unknown.....	8	200 00	200 00

## SESSIONAL PAPER No. 8

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—COMMON STOCK—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Wingham, John Walker.....	Toronto, Ont.....	40	1,000 00	1,000 00
Wingard, Miss Nora M.....	Morrisburg, Ont.....	26	650 00	650 00
Wolfe, Mrs. Maude G.....	Petrolia, Ont.....	52	1,300 00	1,300 00
Wolfe, Fred. (in tr. for F. B. Wolfe).....	".....	2	50 00	50 00
Wood, Lucinda J.....	Brantford, Ont.....	27	675 00	675 00
Wood, E. R.....	Toronto, Ont.....	6	150 00	150 00
Wood, E. R. and W. B. Meikle (in trust).....	".....	6,050	151,250 00	151,250 00
Woodman, Gordon C.....	Winnipeg, Man.....	40	1,000 00	1,000 00
Totals.....		34,000	\$850,000 00	\$ 849,029 79

## LIST OF STOCKHOLDERS—PREFERENCE STOCK.

Baker, estate of J. T.....	New York City, U.S.A.	32	800 00	800 00
Brock, W. R.....	Toronto, Ont.....	200	5,000 00	5,000 00
Central Canada Loan & Savings Co.....	".....	10,000	250,000 00	250,000 00
Dominion Securities Corp. Ltd.....	".....	7,040	176,000 00	176,000 00
Hanna, D. B.....	".....	200	5,000 00	5,000 00
Hodgens, W. S. (in trust).....	".....	648	16,200 00	16,200 00
Lash, Z. A., K.C., LL.D.....	".....	200	5,000 00	5,000 00
Meikle, W. B. (in trust).....	".....	1,000	25,000 00	25,000 00
Morrow, G. A.....	".....	200	5,000 00	5,000 00
Morrow, G. A., (in trust).....	".....	2,000	50,000 00	50,000 00
Nicholls, Lt.-Col. the Hon. Frederic.....	".....	200	5,000 00	5,000 00
Toronto General Trusts Corp., exec. estate of late Chas. E. Goad.....	".....	200	5,000 00	5,000 00
Townley, W. R.....	Chicago, Ill.....	80	2,000 00	2,000 00
Totals.....		22,000	\$550,000 00	\$ 550,000 00

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## BRITISH COLONIAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at January 19, 1917).

Honourable C. Eug. Dubord, President; J. B. Morissette, Vice-President; Honourable J. E. Roberge, I. L. Lafleur, J. E. E. Leonard, D. O. E. Denault, Eusèbe Huard, L. H. Desjardins, Nap. Drouin, Theodore Meunier, Jean Spycket, Michel Propper, L. J. Boileau.

LIST OF SHAREHOLDERS—(As at December 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Ainey, Joseph.....	Montreal.....	10	1,000 00	250 00
Armstrong, J. E.....	Perth, N.B.....	10	1,000 00	200 00
Audet, L.O.....	Levis.....	5	500 00	125 00
Barras, J.D. E., Dr.....	Levis.....	10	1,000 00	250 00
Beaudry, Toussaint.....	Weedon Sta.....	1	100 00	25 00
Beauvais, J. P.....	Montreal.....	5	500 00	125 00
Bédard, Dr. A. E.....	Quebec.....	5	500 00	125 00
Bélanger & Bégin.....	Sherbrooke.....	10	1,000 00	250 00
Bérard, Jos. B.....	Montreal.....	5	500 00	125 00
Bisson, Évariste.....	Chartierville.....	10	1,000 00	250 00
Blanchet, J. L.....	Lambton.....	1	100 00	25 00
Boileau, L. J., N. P.....	Montreal.....	25	2,500 00	625 00
Borden, Robert A.....	Moncton.....	5	500 00	125 00
Bourret, Maj.....	La Patrie.....	15	1,500 00	300 00
Brien, J. A.....	Montreal.....	25	2,500 00	625 00
Brien, L. A.....	St. Germain.....	25	2,500 00	625 00
British Colonial Trust Co. Inc.....	Montreal.....	2,400	240,000 00	33,170 00
Bruneau, O. H.....	Lake Aylmer.....	1	100 00	25 00
Calmann-Lévy, G.....	Paris, France.....	100	10,000 00	2,500 00
Calmann-Lévy, Geo.....	".....	100	10,000 00	2,500 00
Carreau, G. P.....	Montreal.....	1	100 00	25 00
Chapleau & Delorme.....	".....	5	500 00	125 00
Chéné, Adolphe.....	Oka.....	10	1,000 00	200 00
Chevalier, Arthur.....	Sherbrooke.....	10	1,000 00	250 00
Cloutier, Jos.....	St. Ebbrem.....	17	1,700 00	425 00
Corbett, A. M.....	Summerhill.....	1	100 00	25 00
Cordonnier, Célestin.....	Haubourdin.....	200	20,000 00	5,000 00
Côté, Joseph.....	Ottawa.....	5	500 00	125 00
Crépy, Aug. P. O.....	Lille, France.....	50	5,000 00	1,250 00
Dagenais, Eug.....	Sault au Récollet.....	10	1,000 00	200 00
Daoust, J. E. C.....	Montreal.....	25	2,500 00	625 00
Daoust, Guis.....	Ste. Anne de Bellevue.....	5	500 00	125 00
Décarie, J. Tol.....	Montreal.....	100	10,000 00	2,500 00
Décarie, Léon.....	".....	1	100 00	25 00
Dechêne, Elz. Miv.....	Quebec.....	50	5,000 00	1,250 00
Decoster, P. E. W. J.....	Lille (N.), France.....	50	5,000 00	1,250 00
Deguire, J. B.....	St. Laurent.....	50	5,000 00	1,250 00
Deguire, Pierre.....	".....	10	1,000 00	250 00
De la Mothe, J.....	Montreal.....	10	1,000 00	250 00
Delorme, C. E.....	".....	10	1,000 00	250 00
Denault, D. O. E.....	Sherbrooke.....	345	34,500 00	8,625 00
Denault, G. E.....	Asbestos.....	10	1,000 00	250 00
Desjardins, L. H.....	Terrebonne.....	345	34,500 00	8,625 00
Desruisseaux, Mde. O.....	Sherbrooke.....	5	500 00	125 00
Dorais, O. E.....	".....	20	2,000 00	500 00
Drouin, Nap.....	Quebec.....	345	34,500 00	8,625 00
Dubord, Hon. C. E.....	Monument.....	345	34,500 00	8,625 00
Dufresne, R.....	Montreal.....	100	10,000 00	2,500 00
Dupont, Alf. J. T.....	Paris, France.....	100	10,000 00	2,500 00
Dupré, J. B.....	Montréal.....	10	1,000 00	200 00
Durand, J. L.....	Three Rivers.....	5	500 00	125 00
Filion, Z.....	Montreal.....	10	1,000 00	250 00

## SESSIONAL PAPER No. 8

## BRITISH COLONIAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Fontaine, J. A.....	Valcourt.....	1	100 00	25 00
Forest, Lionel.....	Sherbrooke.....	2	200 00	50 00
Fortier, Laval E.....	Levis.....	5	500 00	125 00
Francoeur, J. N., M.P.P.....	Quebec.....	10	1,000 00	250 00
Fréchette, Succ. J.....	Sherbrooke.....	5	500 00	125 00
Garon, A. G.....	Drummondville.....	1	100 00	25 00
Gauvin, Pierre.....	Sherbrooke.....	15	1,500 00	375 00
Gingras, Fortunat.....	Quebec.....	10	1,000 00	250 00
Gobeil, S.....	La Patrie.....	5	500 00	125 00
Godbout, A., M.P.P.....	St. George East.....	50	5,000 00	1,250 00
Gosselin & Lussier.....	Weedon Station.....	6	600 00	150 00
Gratton, J. B.....	Montreal.....	20	2,000 00	500 00
Guenette, J. A.....	St. Anne de Bellevue.....	5	500 00	125 00
Guptill, S. D.....	Grand Manan.....	5	500 00	125 00
Harris, C. P. Realty, Ltd.....	Moncton.....	10	1,000 00	250 00
Harwood, Dr. L. de L.....	Montreal.....	100	10,000 00	2,000 00
Huard, Eusèbe.....	Lake Megantic.....	345	34,500 00	8,625 00
Huard, Rev. Victor A.....	Quebec.....	5	500 00	125 00
Jarry, Stanislas.....	St. Laurent.....	250	25,000 00	5,000 00
Joly, J. A.....	Ste. Rose.....	1	100 00	25 00
Kohn, Geo.....	Paris, France.....	100	10,000 00	2,500 00
Lafamme, J. A. K.....	Québec.....	5	500 00	125 00
Lafleur, I. L.....	Montreal.....	345	34,500 00	8,625 00
Lajeunesse, W.....	".....	10	1,000 00	200 00
Lalonde, Succ. Emery.....	Ste. Anne de Bellevue.....	345	34,500 00	8,625 00
Lalonde, L. A.....	".....	1	100 00	25 00
Lamarche, J. A.....	Montreal.....	5	500 00	125 00
Lapierre, Omer.....	".....	20	2,000 00	485 00
Lapierre, P.....	".....	50	5,000 00	1,000 00
La Réassurance Nouvelle, Compagnie de Réassurances et de Co-Assurances.....	Paris, France.....	400	40,000 00	10,000 00
Lasalle, Roch.....	St. Guillaume.....	1	100 00	25 00
Lauzon, H. F.....	Montreal.....	10	1,000 00	250 00
Lebel, S. W.....	Cabano.....	10	1,000 00	250 00
Lefebvre, J. E.....	Farnham.....	5	500 00	125 00
Legault, Victor.....	St. Laurent.....	50	5,000 00	1,250 00
Léger, Edouard E.....	Montreal.....	10	1,000 00	250 00
Lemieux, T. S.....	St. Malo.....	3	300 00	75 00
Léonard, D. A.....	Montreal.....	5	500 00	125 00
Léonard, J. E. E.....	".....	345	34,500 00	8,625 00
Letourneau, Jos.....	".....	50	5,000 00	1,250 00
Levasseur, V. J.....	St. Jean.....	5	500 00	125 00
Limoges, Jos.....	Terrebonne.....	10	1,000 00	250 00
Lorrain, C. A.....	St. Jérôme.....	1	100 00	25 00
Majeau, Joseph.....	Montreal.....	10	1,000 00	250 00
Marchand, C. A.....	".....	5	500 00	125 00
Martin, Théo.....	Chartierville.....	3	300 00	75 00
Mayrand, George.....	Montreal.....	10	1,000 00	200 00
Mounier, Théodore.....	".....	345	34,500 00	7,900 00
Michaud, Succ. J. L.....	".....	20	2,000 00	500 00
Mitchell, Mrs. M. S.....	Moncton.....	2	200 00	50 00
Morisset, Dr. A.....	Quebec.....	50	5,000 00	1,250 00
Morissette, J. B.....	".....	345	34,500 00	8,625 00
Nault, J. M.....	Sherbrooke.....	10	1,000 00	250 00
Normandeau, J. D.....	Ste. Anne de Bellevue.....	1	100 00	25 00
Pelletier, P.....	St. Guillaume.....	1	100 00	25 00
Pineau, J. E.....	Fraserville.....	10	1,000 00	250 00
Primeau, J. C.....	Montreal.....	10	1,000 00	250 00
Propper, Emmanuel.....	Paris, France.....	100	10,000 00	2,500 00
Propper, Michel.....	".....	100	10,000 00	2,500 00
Poulin, J.....	Beauceville.....	1	100 00	25 00
Queen, J. M.....	St. John, N.B.....	25	2,500 00	625 00
Reinach, G. de.....	Paris, France.....	100	10,000 00	2,500 00
Roberts, Hon. J. E.....	Lambton.....	345	34,500 00	8,625 00

7 GEORGE V, A. 1917

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Roussenu, P.....	Ste. Anne de Bellevue.....	10	1,000 00	250 00
Roy, Cyrille E.....	Mégantic.....	1	100 00	25 00
Roy, Eustache.....	".....	1	100 00	25 00
Saindon, Succ. M. E.....	Fraserville.....	5	500 00	125 00
Sealbert, P. S. H. W.....	St. André lez Lille.....	150	15,000 00	3,750 00
Seale, R. F.....	Station Ste. Cecile.....	1	100 00	25 00
Simon, Succ. D. C.....	Hull.....	5	500 00	125 00
Société Anonyme de Réassurances contre l'Incendie.....	Paris, France.....	300	30,000 00	7,500 00
Spycket, B.....	".....	50	5,000 00	1,250 00
Spycket, E. T.....	".....	50	5,000 00	1,250 00
Spycket, J. P. B.....	".....	50	5,000 00	1,250 00
St. Denis, A. J. H.....	Montreal.....	40	4,000 00	1,000 00
St. Germain, J. E.....	Sherbrooke.....	1	100 00	25 00
St. Germain, T. A.....	St. Hyacinthe.....	5	500 00	125 00
Tourville, Art.....	Montreal.....	50	5,000 00	1,250 00
Tourville, Rod., M.P.F.....	".....	50	5,000 00	1,250 00
Tremblay, Thos.....	Sherbrooke.....	5	500 00	125 00
Vaillancourt, E.....	Thetford Mines.....	1	100 00	25 00
Veilleux, André.....	Sherbrooke.....	5	500 00	125 00
Versailles, Jean.....	Montreal.....	50	5,000 00	1,000 00
Vien, Thomas.....	Quebec.....	10	1,000 00	250 00
Williams, F. S.....	St. John, N.B.....	1	100 00	25 00
Wilson, Jas. W.....	Welsford, N.B.....	1	100 00	25 00
Totals.....		10,000	\$1,000,000 00	\$ 219,805 00

## SESSIONAL PAPER No. 8

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 25, 1917.)

Hon. E. Brown, Pres.; E. E. Hall, Vice-Pres., F. K. Foster, Sir D. C. Cameron, D. E. Williams, C. W. N. Kennedy, P. C. McIntyre, W. T. Devlin, F. Carter-Cotton, J. Balfour, T. J. S. Skinner, T. L. Wood, Jos. Staufer.

LIST OF SHAREHOLDERS—(As at December 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount. paid in cash.
			\$ cts.	\$ cts.
Andrew, T. N.	Port Arthur, Ont.	25	1,000 00	200 00
Appleton, John.	Toronto, Ont.	10	400 00	400 00
Archibald, M. G.	Kamloops, B.C.	25	1,000 00	125 00
Ashton, E. C.	Brantford, Ont.	50	2,000 00	500 00
Allen, C. E.	Winnipeg, Man.	50	2,000 00	1,760 00
Allen, Miss V. W.	Cheltenham, Eng.	25	1,000 00	1,000 00
Ashdown, J. H.	Winnipeg, Man.	5	200 00	200 00
Adams, D. E.	"	25	1,000 00	700 00
Brown, Hon. Edw.	"	1,250	50,000 00	10,000 00
Bardett, S. W.	"	15	600 00	600 00
Bryce, Rev. Geo.	Ottawa, Ont.	50	2,000 00	2,000 00
Burdett, J. E. A.	Winnipeg, Man.	25	1,000 00	1,000 00
Brydon, Wm.	"	20	800 00	800 00
Balfour, Jas.	Regina, Sask.	500	20,000 00	3,000 00
Borden, Dr. L. E.	Nelson, B.C.	50	2,000 00	500 00
Brydges, S. M.	"	25	1,000 00	500 00
Bixel, A. A.	Brantford, Ont.	25	1,000 00	1,000 00
Biggar, S. D.	Hamilton, Ont.	10	400 00	50 00
Bradshaw, J. L.	Stratford, Ont.	5	200 00	200 00
Beatty, J. A.	"	25	1,000 00	333 00
Bernhardt, V. P.	Preston, Ont.	20	800 00	600 00
Bernhardt, I. A.	"	10	400 00	100 00
Briseoe, R. A.	Galt, Ont.	25	1,000 00	500 00
Brown, A. C.	Guelph, Ont.	10	400 00	100 00
Brit. Can. Trust Co.	Lethbridge, Alta.	50	2,000 00	1,825 00
Blackert, E. G.	Selkirk, Man.	5	200 00	200 00
Binnington, H.	Winnipeg, Man.	12	480 00	176 00
Bone, T. W.	"	2	80 00	75 00
Baker, F. C.	Prince Albert, Sask.	3	120 00	120 00
Boas, R. A.	Regina, Sask.	2	80 00	80 00
Buchanan, W. P.	Winnipeg, Man.	25	1,000 00	520 00
Brown, F. L.	"	12	480 00	100 00
Booth, C. B.	"	25	1,000 00	200 00
Belcher, H. M.	"	15	600 00	400 00
Bedard, A. A.	Petrolia, Ont.	20	800 00	100 00
Carter-Cotton, F.	Vancouver, B.C.	125	5,000 00	5,000 00
Crofts Estate, J. C. T.	"	200	8,000 00	1,000 00
Carter-Cotton, F. & Co.	"	50	2,000 00	2,000 00
Cameron, Sir D. C.	Winnipeg, Man.	250	10,000 00	20,000 00
Calder, Alex.	"	25	1,000 00	1,000 00
Cameron, John.	"	100	4,000 00	2,500 00
Chapman, Mrs. F. A.	Washington, D.C.	65	2,600 00	2,600 00
Cummings, W. J.	Winnipeg, Man.	100	4,000 00	4,000 00
Calder, N. F.	"	25	1,000 00	1,000 00
Craig & Ross.	"	200	8,000 00	1,000 00
Cushing, Hon. W. H.	Calgary, Alta.	100	4,000 00	4,000 00
Conybeare, C. F. P. and H. W. Church.	Lethbridge, Alta.	25	1,000 00	1,000 00
Campbell, P. J.	Winnipeg, Man.	25	1,000 00	887 20
Crease, E. A.	Nelson, B.C.	5	200 00	100 00
Creighton, W. T.	Winnipeg, Man.	30	1,200 00	800 00
Carpenter, A. G.	Nelson, B.C.	25	1,000 00	125 00
Clare, Fred.	Preston, Ont.	10	400 00	100 00
Campbell, Dr. T. F.	Galt, Ont.	10	400 00	25 00

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## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Campbell, Miss O. A.	Winnipeg, Man.	10	400 00	400 00
Connell, T. A.	"	87	3,480 00	700 00
Cunnington, Chas.	"	5	200 00	200 00
Campbell, T. B.	"	63	2,520 00	375 00
Cameron, A. A.	Onk Lake, Man.	25	1,000 00	200 00
Calcott, J. D.	Tilston, Man.	12	480 00	252 00
Clarke, Dr. Adam.	Winnipeg, Man.	50	2,000 00	400 00
Clyde, Wm.	Petrolia, Ont.	25	1,000 00	1,000 00
Dawson, Judge A.	Winnipeg, Man.	35	1,400 00	1,400 00
Delbridge, L. M.	"	50	2,000 00	1,250 00
Day, E. A.	Kelowna, B. C.	25	1,000 00	1,000 00
Darke, F. N.	Regina, Sask.	100	4,000 00	2,500 00
Dom. Inv. & Sec.	Winnipeg, Man.	400	16,000 00	16,000 00
Decatur, D. R.	"	12	480 00	100 00
Dyke, John.	"	125	5,000 00	750 00
Devlin, W. T.	"	92	3,680 00	740 00
Evans, R. T.	"	100	4,000 00	4,000 00
Emmert, H. L.	"	100	4,000 00	500 00
Elliott, R. T.	Victoria, B.C.	250	10,000 00	5,000 00
Erzinger, Mrs. M. E.	Winnipeg, Man.	37	1,480 00	300 00
Foster, F. K.	"	427	17,080 00	4,270 00
Flumerfelt, A. C.	Victoria, B.C.	500	20,000 00	4,000 00
Fair, G. H.	Brantford, Ont.	10	400 00	400 00
Forster, F. J. R.	Stratford, Ont.	40	1,600 00	400 00
Fleming, D. J.	Galt, Ont.	10	400 00	100 00
Fink, Geo.	Preston, Ont.	25	1,000 00	1,000 00
Fiak, G. H.	Winnipeg, Man.	10	400 00	400 00
Ferguson, G. W.	"	12	480 00	100 00
Finkleman, C.	Selkirk, Man.	1	40 00	40 00
Foster, Mrs. M. E.	Winnipeg, Man.	10	400 00	400 00
Godfrey, A. K.	"	25	1,000 00	1,000 00
Graham, W. C.	Vancouver, B.C.	25	1,000 00	625 00
Gautier, F. E.	Winnipeg, Man.	5	200 00	132 00
Getty, E. J.	Galt, Ont.	100	4,000 00	2,000 00
Greenizen, Isaac.	Petrolia, Ont.	60	2,400 00	300 00
Gentzel, A. E.	Winnipeg, Man.	5	200 00	200 00
Goldstein, Chas.	"	5	200 00	200 00
Galbraith, W. H.	Hartney, Man.	2	80 00	80 00
Halls, F. E.	Winnipeg, Man.	100	4,000 00	4,000 00
Hebb, E. H.	"	50	2,000 00	2,000 00
Harvie, Dr. R. A.	"	50	2,000 00	1,250 00
Holden, D. B.	Victoria, B.C.	25	1,000 00	1,000 00
Hughes, W. L. Mrs.	Brantford, Ont.	10	400 00	400 00
Hollinrake, W. A.	"	10	400 00	380 00
Hunter, Miss J. G.	"	5	200 00	200 00
Husband, D. G.	"	5	200 00	200 00
Hill, John.	"	10	400 00	50 00
Husband, Mrs. K. C.	Vernon, B.C.	50	2,000 00	1,250 00
Hunter, M. M.	Onandaga, Ont.	10	400 00	200 00
Halstead, A. B.	Edmonton, Alta.	50	2,000 00	400 00
Hudson, W. S.	Preston, Ont.	25	1,000 00	1,000 00
Hydman, G. J.	Winnipeg, Man.	62	2,480 00	250 00
Hall, E. E.	"	117	4,680 00	4,332 00
Hiebert, John.	"	30	1,200 00	1,200 00
Hill, A. E.	Brandon, Man.	60	2,400 00	1,000 00
Hong Frank, Lee.	Winnipeg, Man.	3	120 00	100 00
Hardy, Thos.	Victoria, B.C.	3	120 00	100 00
Henderson, Dr. N. B.	London, Ont.	20	800 00	532 00
Ives, W. C.	Calgary, Alta.	50	2,000 00	1,500 00
James, E.	Winnipeg, Man.	25	1,000 00	1,000 00
Jones, E. W.	Moosomin, Sask.	7	280 00	200 00
Jonsson, J.	Winnipeg, Man.	3	120 00	120 00
Johnson, Chas.	Winnipeg, Man.	3	120 00	120 00
Jones, C. A.	Petrolia, Ont.	10	400 00	50 00
Kennedy, C. W. N.	Winnipeg, Man.	750	30,000 00	7,500 00

SESSIONAL PAPER No. 8

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Kellam, B. A.	"	25	1,000 00	200 00
Landerkin, H.	Portland, Maine.	250	10,000 00	2,000 00
Langley, A. G.	Vancouver, B.C.	25	1,000 00	1,000 00
Lent & Jones	Calgary, Alta.	50	2,000 00	2,000 00
Langford, T. J.	Winnipeg, Man.	25	1,000 00	1,000 00
Lonsdale, J.	"	75	3,000 00	975 00
Lathrop, O. T.	Lethbridge, Alta.	10	400 00	400 00
Jones, Lloyd D.	Kelowna, B.C.	25	1,000 00	1,000 00
Jones, Lloyd W.	"	25	1,000 00	1,000 00
Lyons, J. H.	Revelstoke, B.C.	20	800 00	800 00
Long, W. E.	Brantford, Ont.	50	2,000 00	1,000 00
Laird, J. H.	Galt, Ont.	25	1,000 00	250 00
Lofthus, Edwin	Winnipeg, Man.	25	1,000 00	700 00
Liddle, A. T.	"	125	5,000 00	750 00
Laurie, John	"	25	1,000 00	200 00
MacAra, W. E.	"	250	10,000 00	2,000 00
Merritt, C. M.	Vancouver, B.C.	100	4,000 00	1,500 00
McIntyre, J. F.	Winnipeg, Man.	50	2,000 00	2,000 00
Moody, Dr. A. W.	"	100	4,000 00	3,200 00
Macklin, E. H.	"	5	200 00	200 00
McMunn, Dr. R. S.	"	50	2,000 00	750 00
Malcolm, Miss M.	Newport, R.I.	6	240 00	240 00
MacKay, D. S.	Winnipeg, Man.	25	1,000 00	225 00
Maurer & Wilde.	"	50	2,000 00	250 00
McIntyre, P. C.	"	100	4,000 00	1,500 00
McEwen, N. W.	Brantford, Ont.	10	400 00	400 00
McMurtry, Miss J. H.	Galt, Ont.	5	200 00	150 00
McMurtry, W. J.	"	25	1,000 00	750 00
McMurtry, Miss E. E.	"	5	200 00	150 00
Messecaer, C. L.	Brantford, Ont.	100	4,000 00	1,333 00
Merner, E.	New Hamburg, Ont.	50	2,000 00	250 00
Milton, W. R.	Winnipeg, Man.	25	1,000 00	1,000 00
Manwaring, H. A.	Birtle, Man.	10	400 00	400 00
Macdonald, Alex.	Winnipeg, Man.	7	280 00	250 00
Moffett, Mrs. R.	"	15	600 00	200 00
Marrin, Philip	"	5	200 00	200 00
McCarthy, John	Regina, Sask.	5	200 00	200 00
McPherson, W. J.	Winnipeg, Man.	37	1,480 00	300 00
McLennan, Thos.	Assessippi, Man.	1	40 00	40 00
Maybee, W. G.	Winnipeg, Man.	25	1,000 00	200 00
McMillan, D. A.	Griswold, Man.	3	120 00	100 00
Nelson, H. R.	Victoria, B.C.	25	1,000 00	1,000 00
Nelles, S. B.	Wilsonville, Ont.	45	1,800 00	625 00
Ormond, A. E.	Victoria, B.C.	250	10,000 00	2,000 00
Oakes, A. H.	Winnipeg, Man.	125	5,000 00	1,000 00
Pulford, A. H.	"	50	2,000 00	2,000 00
Popham, Dr. E. S.	"	50	2,000 00	2,000 00
Prowse, Dr. S. W.	"	25	1,000 00	300 00
Palmer, F. D.	Galt, Ont.	25	1,000 00	1,000 00
Palmer, F. H.	"	10	400 00	100 00
Parker, E. S.	Winnipeg, Man.	5	200 00	200 00
Playfair, Miss A. F.	Hartney, Man.	25	1,000 00	100 00
Robertson, O. A.	St. Paul, Minn.	250	10,000 00	2,000 00
Ruinians, E. O.	London, Ont.	125	5,000 00	2,000 00
Richardson, R. D.	Toronto, Ont.	112	4,480 00	1,700 00
Ruttan, H. N.	Winnipeg, Man.	50	2,000 00	2,000 00
Ruinians, J. E.	Victoria, B.C.	25	1,000 00	700 00
Robson, Judge H. A.	Winnipeg, Man.	50	2,000 00	250 00
Rosa, Mrs. M. S.	"	50	2,000 00	250 00
Ryerson, F. W.	Brantford, Ont.	10	400 00	400 00
Revitzer, John	Preston, Ont.	25	1,000 00	750 00
Richardson, Wm.	Portage la Prairie, Man.	10	400 00	100 00
Riley, W. P.	Winnipeg, Man.	62	2,480 00	1,688 00
Robert, J. V.	"	25	1,000 00	520 00

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THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Ross, Dr. D. G.....	Selkirk, Man.....	5	200 00	200 00
Ross, H. L.....	Winnipeg, Man.....	5	200 00	200 00
Roberts, Mrs. H. M.....	".....	5	200 00	200 00
Sproule, W. H.....	".....	500	20,000 00	3,250 00
Sprague, D. B.....	".....	25	1,000 00	200 00
Skinner, T. J. S.....	Calgary, Alta.....	250	10,000 00	2,000 00
Senkler, J. H., K.C.....	Vancouver, B.C.....	100	4,000 00	2,500 00
Stiles, H. B.....	Winnipeg, Man.....	50	2,000 00	1,200 00
Stevens, R. W.....	Kelowna, B.C.....	5	200 00	150 00
Spence, J. H.....	Brantford, Ont.....	10	400 00	400 00
Speirs, D. G.....	Galt, Ont.....	25	1,000 00	1,000 00
Sloan, John.....	".....	10	400 00	400 00
Stahlschmidt, Wm.....	Preston, Ont.....	25	1,000 00	750 00
Stauffer, Jos.....	Galt, Ont.....	100	4,000 00	1,000 00
Stevenson, W. J.....	London, Ont.....	50	2,000 00	250 00
Smith, R. M.....	Griswold, Man.....	3	120 00	100 00
Sutherland, W. J.....	Winnipeg, Man.....	25	1,000 00	1,000 00
Stevenson, S. S.....	".....	3	120 00	120 00
Steiner, A. P.....	Griswold, Man.....	2	80 00	80 00
Sheperd-Peers Co.....	Selkirk, Man.....	20	800 00	100 00
Swan, Dr. R. R.....	Winnipeg, Man.....	12	480 00	100 00
Shandley, Mrs. L. M.....	Victoria, B.C.....	100	4,000 00	4,000 00
Snary, L. D.....	Winnipeg, Man.....	3	120 00	120 00
Standard Trust Co., exrs. estate Dr. S. C. Corbett.....	".....	100	4,000 00	2,500 00
Standard Trust Co., exrs. estate Sir Wm. Whyte.....	".....	250	10,000 00	2,000 00
Todd, Dr. J. O.....	".....	125	5,000 00	5,000 00
Tufford, Dr. A. F.....	St. Thomas, Ont.....	25	1,000 00	600 00
Taylor, Judge A. E.....	Sarnia, Ont.....	25	1,000 00	667 00
Taylor, Dr. W. G.....	Winnipeg, Man.....	10	400 00	400 00
Vokes, Chas.....	".....	250	10,000 00	1,400 00
Watt, W. L.....	Long Beach, Cal.....	25	1,000 00	200 00
Williams, D. E.....	Winnipeg, Man.....	500	20,000 00	3,000 00
Wallace, C. A.....	Calgary, Alta.....	50	2,000 00	2,000 00
Woodruff, H. S.....	Penticton, B.C.....	50	2,000 00	1,000 00
Wade, Mrs. C. E.....	".....	25	1,000 00	250 00
Wade, A. H.....	".....	25	1,000 00	250 00
White, R. B.....	".....	25	1,000 00	250 00
White, W. G.....	Winnipeg, Man.....	100	4,000 00	2,500 00
Wilson, W. O.....	Viridien, Man.....	10	400 00	400 00
Wood, T. L.....	Brantford, Ont.....	200	8,000 00	1,000 00
Wilcox, Mrs. H.....	".....	20	800 00	800 00
Wade, B. J.....	".....	10	400 00	400 00
Wood, D. B.....	".....	100	4,000 00	500 00
Whitaker, G. W.....	".....	10	400 00	400 00
Windell, A. J.....	Galt, Ont.....	5	200 00	150 00
Windell, Miss J. B.....	".....	5	200 00	150 00
Watson, Ralph.....	Paris, Ont.....	20	800 00	400 00
Walker, John.....	Petrolia, Ont.....	25	1,000 00	125 00
White & Manahan.....	Winnipeg, Man.....	5	200 00	200 00
Whiting, C. A. B.....	".....	15	600 00	175 00
Young, Robert.....	".....	5	200 00	200 00
Totals.....		14,860	\$594,400 00	\$ 242,162 20

## SESSIONAL PAPER No. 8

## THE CANADA ACCIDENT ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 27, 1917).

S. H. Ewing, President; J. S. N. Dougall, Vice-President; T. H. Hudson, Joint Manager;  
Hon. N. Curry, Jas. McGregor.

LIST OF SHAREHOLDERS—(As at December 31, 1916).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Commercial Union Assurance Co., Ltd.....	London, Eng.....	4,950	495,000	41,720
S. H. Ewing.....	Montreal, Que.....	10	1,000	400
J. S. N. Dougall.....	".....	10	1,000	400
T. H. Hudson.....	".....	10	1,000	400
Hon. N. Curry.....	".....	10	1,000	400
Jas. McGregor.....	".....	10	1,000	400
		5,000	\$ 500,000	\$ 43,320

## THE CANADA HAIL INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 24, 1917.)

Geo. H. Williams, President; Frank M. Doyle, Vice-President; Wm. J. Willcox, H. B. Strang, Roderick  
McKenzie, Arthur Macaw, E. E. Sharpe, A. H. C. Carson, Frank D. Williams.

LIST OF SHAREHOLDERS—(As at December 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
G. H. Williams.....	Winnipeg, Man.....	25	2,500	1,250
F. M. Doyle.....	".....	25	2,500	1,250
W. J. Willcox.....	".....	25	2,500	1,250
H. B. Strang.....	".....	25	2,500	1,250
Arthur Macaw.....	".....	25	2,500	1,250
A. H. C. Carson.....	Toronto, Ont.....	25	2,500	1,250
F. D. Williams.....	".....	25	2,500	1,250
E. E. Sharpe.....	Winnipeg, Man.....	25	2,500	1,250
Roderick McKenzie.....	".....	25	2,500	1,250
London Mutual Fire Insurance Co.....	Toronto, Ont.....	1,175	117,500	58,750
Carson and Williams Brothers, Ltd.....	".....	100	10,000	5,000
Totals.....		1,500	\$ 150,000	\$ 75,000

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## THE CANADA NATIONAL FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at February 12, 1917.)

J. H. G. Russell, Pres.; F. H. Alexander and D. E. Sprague, Vice-Presidents; W. T. Alexander, Managing Director; J. G. Hargrave, R. G. Affleck, A. D. Carscallen, M.D., E. L. Taylor, K.C., Hon. A. C. Rutherford, A. Gray, Jonathan Rogers, F. N. Darke, S. D. Lazier.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Agar, Mrs. Essie.....	Bird's Hill Man.....	5	500 00	500 00
Anderson, Mrs. C. E.....	London, Eng.....	10	1,000 00	1,000 00
Armstrong, Mrs. Catherine.....	New Westminster, B.C.....	77	7,700 00	7,700 00
Adrain, John.....	St. Johns, Nfld.....	15	1,500 00	1,500 00
Anderson, J. A.....	Victoria, B.C.....	10	1,000 00	773 80
Antoniew, Rev. Alex.....	Kozodawins, Russia.....	30	3,000 00	3,000 00
Adam, George.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Alexander, est. R. H.....	Vancouver, B.C.....	30	3,000 00	3,000 00
Armstrong, J. C.....	New Westminster, B.C.....	15	1,500 00	1,500 00
Archibald, M. G., M.D.....	Kamloops, B.C.....	10	1,000 00	700 00
Abernethy, Samuel.....	Vancouver, B.C.....	15	1,500 00	1,068 06
Anderson, James.....	New Westminster, B.C.....	30	3,000 00	3,000 00
Adam, David.....	Birtle, Man.....	5	500 00	500 00
Argo, Rev. James.....	Seaforth, Ont.....	2	200 00	200 00
Anderson, George.....	Portage la Prairie, Man.....	5	500 00	500 00
Aylard, G. H.....	Victoria, B.C.....	50	5,000 00	5,000 00
Alexander, W. T.....	Winnipeg, Man.....	100	10,000 00	7,017 00
Affleck, R. G.....	".....	355	35,500 00	25,634 45
Anderson, J. R.....	Arcola, Sask.....	2	200 00	200 00
Alexander, F. H.....	Winnipeg, Man.....	100	10,000 00	1,368 60
Allen, G. H.....	".....	50	5,000 00	4,550 00
Armstrong, Hon. J. W., M.D.....	".....	20	2,000 00	1,435 83
Allen, A. E.....	Victoria, B.C.....	25	2,500 00	1,875 00
Archibald, J. Ross.....	Kamloops, B.C.....	10	1,000 00	340 31
Angus, Miss Mary C.....	Victoria, B.C.....	10	1,000 00	910 00
Arbez, C. J. H.....	St. Claude, Man.....	10	1,000 00	730 00
Adolph, H. L.....	Brandon, Man.....	10	1,000 00	56 18
Allan, H. M.....	Regina, Sask.....	5	500 00	385 60
Ashley, D. T.....	Vancouver, B.C.....	5	500 00	297 27
Austin, H. M.....	Victoria, B.C.....	10	1,000 00	516 63
Astley, est. William.....	Calgary, Alta.....	10	1,000 00	415 32
Agar, H. T.....	Bird's Hill, Man.....	5	500 00	410 00
Agnew, G. A. T., T. D. Agnew, trustee.....	Prince Albert, Sask.....	5	500 00	410 00
Bruce, est. John.....	Winnipeg, Man.....	20	2,000 00	2,000 00
Bowker, A. G.....	Doynton, Eng.....	100	10,000 00	10,000 00
Beveridge, William.....	Cumberland, B.C.....	20	2,000 00	2,000 00
Birrell, Peter.....	New Westminster, B.C.....	10	1,000 00	1,000 00
Belson, Miss Edith A.....	Victoria, B.C.....	10	1,000 00	1,000 00
Barber, Mrs. Maude M.....	Fernie, B.C.....	10	1,000 00	1,000 00
Bradshaw, George H.....	Binscarth, Man.....	5	500 00	500 00
Burchill, W. J.....	Brandon, Man.....	10	1,000 00	1,000 00
Baird, Hugh.....	St. Johns, Nfld.....	10	1,000 00	1,000 00
Browning, D. M.....	".....	25	2,500 00	2,500 00
Bone, Miss Helen.....	Vancouver, B.C.....	17	1,700 00	1,700 00
Bergeron, Narcisse.....	St. Boniface, Man.....	10	1,000 00	1,000 00
Briercliffe, Greenwood.....	Winnipeg, Man.....	20	2,000 00	2,000 00
Briercliffe, Mrs. Elizabeth.....	".....	20	2,000 00	2,000 00
Barter, Samuel.....	Victoria, B.C.....	25	2,500 00	2,500 00
Brenchley, John.....	Kenora, Ont.....	10	1,000 00	1,000 00
Brymner, G. D.....	New Westminster, B.C.....	30	3,000 00	1,440 51
Buchan, Alexander.....	Winnipeg, Man.....	5	500 00	500 00
Bell, Mrs. Sarah.....	Victoria, B.C.....	25	2,500 00	2,500 00

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## CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Bawlf, est. N., Standard Trusts Co. excts.	Winnipeg, Man.	100	10,000 00	10,000 00
Beck, Hon. N. D.	Edmonton, Alta.	15	1,500 00	1,500 00
Burdett, S. W.	Winnipeg, Man.	20	2,000 00	2,000 00
Beliveau, Hormidas	"	25	2,500 00	2,500 00
Burdett, W. W.	"	20	2,000 00	2,000 00
Bridgewater, Conyers	Victoria, B.C.	20	2,000 00	2,000 00
Barrett, J. K.	Winnipeg, Man.	10	1,000 00	1,000 00
Bridgeman, Wellington	"	5	500 00	500 00
Banks & Finken	Dryden, Ont.	20	2,000 00	2,000 00
Boger, H. W. O.	Winnipeg, Man.	25	2,500 00	2,500 00
Brown, W. F. H.	Edmonton, Alta.	5	500 00	500 00
Bigg, Spencer	Grand Prairie, Alta.	3	300 00	300 00
Borthwick, G. A.	Victoria, B.C.	25	2,500 00	2,500 00
Brown, R. S.	Stony Mountain, Man.	10	1,000 00	1,000 00
Baile, Miss Mary E.	Winnipeg, Man.	10	1,000 00	1,000 00
Bryce, Miss Gertrude A., Wm. Bryce, trustee	Victoria, B.C.	3	300 00	300 00
Black, Mrs. Grace J.	St. Johns, Nfld.	20	2,000 00	2,000 00
Burgess, Joseph	Minnedosa, Man.	5	500 00	500 00
Barnes, F. H.	Enderby, B.C.	10	1,000 00	1,000 00
Benson, Dr. J. M.	Winnipeg, Man.	5	500 00	500 00
Bertram, David	Kelowna, B.C.	10	1,000 00	1,000 00
Beaubier, T. J.	Brandon, Man.	5	500 00	500 00
Bethel, William	Beausejour, Man.	5	500 00	500 00
Baker, Mrs. Helen C.	Victoria, B.C.	20	2,000 00	2,000 00
Bailey, Thomas	Oak Lake, Man.	10	1,000 00	1,000 00
Bedingsfeld, Francis	Pekisko, Alta.	50	5,000 00	5,000 00
Butchart, R. P.	Tod Inlet, B.C.	200	20,000 00	20,000 00
Booth, J. G.	Qu'Appelle, Sask.	5	500 00	500 00
Begg, W. A.	Medicine Hat, Alta.	10	1,000 00	1,000 00
Brown, Mrs. Janet L.	Broadview, Sask.	5	500 00	500 00
Bennett, Mrs. Lydia J.	North Vancouver, B.C.	10	1,000 00	1,000 00
Becker, Charles F.	Wilcox, Sask.	10	1,000 00	1,000 00
Balfour, James	Regina, Sask.	5	500 00	500 00
Blackstock, Malcolm	Victoria, B.C.	20	2,000 00	2,000 00
Brownstone, Samuel	Elm Creek, Man.	10	1,000 00	1,000 00
Bagot, W. H.	Manor, Sask.	5	500 00	500 00
Bogue, Miss Florence J. C.	Toronto, Ont.	5	500 00	500 00
Bulloch, William	Reston, Man.	20	2,000 00	2,000 00
Bullis, W. J.	Weyburn, Sask.	5	500 00	500 00
Bruce, Miss Alice C., Jas. Bruce, guardian	Milk River, Alta.	5	500 00	500 00
Burnett, E. A.	Vancouver, B.C.	10	1,000 00	741 63
Bailey, S. O.	Victoria, B.C.	50	5,000 00	4,900 00
Baskerville, C. A.	Winnipeg, Man.	25	2,500 00	2,163 73
Bulyea, G. H. V.	Edmonton, Alta.	20	2,000 00	1,346 00
Beck, Charles	Yorkton, Sask.	10	1,000 00	912 01
Burnett, Miss Mary A.	Armstrong, B.C.	10	1,000 00	616 77
Burnett, J. M.	"	10	1,000 00	616 77
Burnett, Miss E. L.	"	10	1,000 00	616 77
Burnett, Miss J. S.	"	10	1,000 00	616 77
Burnett, W. A. (W. S. Burnett, trustee).	"	10	1,000 00	616 77
Beattie, William	Victoria, B.C.	10	1,000 00	820 00
Brown, W. A.	Vancouver, B.C.	50	5,000 00	4,327 55
Boyce, B. F., M.D.	Kelowna, B.C.	100	10,000 00	6,904 18
Brown, D. E.	The Pas, Man.	5	500 00	486 11
Brydges, S. M.	Nelson, B.C.	20	2,000 00	151 60
Brown, est. W. M.	Pavilion, B.C.	10	1,000 00	820 00
Brook, A. T.	Regina, Sask.	10	1,000 00	851 45
Burby, Mrs. Amelia M.	Grenfell, Sask.	10	1,000 00	910 00
Bowlt, John	Saskatoon, Sask.	5	500 00	161 93
Benson, S. C.	Neepawa, Man.	10	1,000 00	798 90
Banbury, R. S.	Regina, Sask.	10	1,000 00	820 00
Ballachey, A. A.	High River, Alta.	10	1,000 00	892 50
Borland & McIntyre	Saskatoon, Sask.	20	2,000 00	1,820 00

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Brown, Hon. J. T.	Regina, Sask.	50	5,000 00	2,583 05
Bentley, W. H.	Vancouver, B.C.	180	18,000 00	15 00
Byer, Henry	Chester, Mont., U.S.A.	5	500 00	57 74
Butler, C. A.	Penticton, B.C.	2	200 00	182 00
Campbell, Angus	Victoria, B.C.	50	5,000 00	5,000 00
Campbell, Mrs. Isabella A.	Victoria, B.C.	50	5,000 00	5,000 00
Campbell, Peter	Carman, Man.	15	1,500 00	1,500 00
Cathcart, Rev. Nassau	Guernsey, Channel Ids.	10	1,000 00	1,000 00
Cuttle, H. G.	Minnedosa, Man.	5	500 00	500 00
Clark, William	Winnipeg, Man.	30	3,000 00	3,000 00
Creighton, D. J.	Yale, B.C.	5	500 00	500 00
Crawford, W. K., John Crawford, Trustee.	South Vancouver, B.C.	5	500 00	500 00
Cook, William	St. John's, Newfoundl'd.	10	1,000 00	1,000 00
Cooke, E. F.	Brandon, Man.	10	1,000 00	1,000 00
Chapman, G. H.	Hamilton, Ont.	10	1,000 00	1,000 00
Clarke, A. T.	Vancouver, B.C.	20	2,000 00	1,223 05
Church, J. W.	Victoria, B.C.	60	6,000 00	6,000 00
Cran, Mrs. Mary H.	Duncan, B.C.	3	300 00	300 00
Careary, S. C.	Winnipeg, Man.	10	1,000 00	1,000 00
Cran, James	Duncan, B.C.	5	500 00	500 00
Curry, Dr. B. J.	Winnipeg, Man.	25	2,500 00	2,500 00
Cross, J. A.	Regina, Sask.	5	500 00	500 00
Champion, H. T., Est., Northern Trusts Co. Executors.	Winnipeg, Man.	10	1,000 00	1,000 00
Calvert, S. H.	Moosomin, Sask.	5	500 00	500 00
Church, Mrs. Emily E.	Victoria, B.C.	10	1,000 00	1,000 00
Caldwell, James	Vancouver, B.C.	5	500 00	500 00
Cooke, E. H.	Moosejaw, Sask.	10	1,000 00	1,000 00
Costley, T. D.	Kamloops, B.C.	10	1,000 00	1,000 00
Chipperfield, Sydney	Hubbard, Sask.	2	200 00	200 00
Cleveland, E. A.	Vancouver, B.C.	50	5,000 00	5,000 00
Cameron, A. A.	Oak Lake, Man.	25	2,500 00	2,500 00
Collins, Mrs. Isabella J.	Gladstone, Man.	5	500 00	500 00
Campbell, C. C.	Reston, Man.	20	2,000 00	2,000 00
Chapman, A. B., M.D.	Reston, Man.	10	1,000 00	1,000 00
Campbell & Simpson	Dauphin, Man.	10	1,000 00	1,000 00
Cohen, Samuel	Dauphin, Man.	5	500 00	500 00
Cameron, Duncan	Gilbert Plains, Man.	10	1,000 00	1,000 00
Comings, C. L.	Braudon, Man.	20	2,000 00	2,000 00
Conway, Mrs. Lydia	Miniota, Man.	5	500 00	500 00
Chegwin, Rev. E. J.	Moosejaw, Sask.	25	2,500 00	2,500 00
Campbell, J. F.	Miami, Man.	10	1,000 00	1,000 00
Coronation Loan and Investment Co., Ltd.	St. John's, Nfld.	10	1,000 00	1,000 00
Connell, Kenah	Victoria, B.C.	10	1,000 00	1,000 00
Clemens, Mrs. Hughena C.	Prince Albert, Sask.	10	1,000 00	1,000 00
Cook, James	Ladner, B.C.	20	2,000 00	2,000 00
Cook, Mrs. Dora	Ladner, B.C.	10	1,000 00	1,000 00
Carr, Charles E.	Calgary, Alta.	10	1,000 00	1,000 00
Carscallen, A. D., M.D.	Winnipeg, Man.	100	10,000 00	10,000 00
Corry, W. Y., M.D.	Vancouver, B.C.	10	1,000 00	1,000 00
Currie Bros.	Saskatoon, Sask.	10	1,000 00	1,000 00
Cook, Miss Flora E.	Ladner, B.C.	10	1,000 00	1,000 00
Cunningham, Robert	Spokane, Wash., U.S.A.	20	2,000 00	1,934 22
Caney, E. D.	Winnipeg, Man.	25	2,500 00	2,117 86
Collison, Rev. H. A.	Mount Tolmie, B.C.	50	5,000 00	2,300 00
Cruikshank, Miss G. E.	Victoria, B.C.	10	1,000 00	867 15
Cameron, John	Victoria, B.C.	5	500 00	308 71
Cruikshank, Mrs. M.	Victoria, B.C.	5	500 00	425 00
Cote, J. L.	Edmonton, Alta.	15	1,500 00	1,160 70
Carter, L. E.	Saltcoats, Sask.	10	1,000 00	910 00
Coke, Dr. C. E., Est.	Winnipeg, Man.	5	500 00	255 99
Crotty, H. S.	Victoria, B.C.	60	6,000 00	4,920 00
Crawford, J. W.	Pipestone, Man.	5	500 00	365 00
Cartmell, J. M., M.D.	Glenboro, Man.	10	1,000 00	678 40

## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed		Amount paid in cash.	
			\$	cts.	\$	cts.
Copeland, R. A.	Kelowna, B.C.	20	2,000	00	224	61
Carson, T. A.	Glenboro, Man.	10	1,000	00	820	00
Crichton, A. H.	Kelowna, B.C.	50	5,000	00	3,200	00
Collins, Peter	Calgary, Alta.	20	2,000	00	1,820	00
Cowan, H. J.	Portage la Prairie, Man.	25	2,500	00	1,544	20
Cowan, T. H.	Portage la Prairie, Man.	25	2,500	00	1,789	88
Cormerford, Patrick	Victoria, B.C.	10	1,000	00	252	30
Christie, G. D.	Victoria, B.C.	10	1,000	00	415	52
Crease, E. A.	Nelson, B.C.	10	1,000	00	910	00
Carey, Charles	Edmonton, Alta.	50	5,000	00	2,077	67
Conybeare & Church	Lethbridge, Alta.	25	2,500	00	2,275	00
Copeman, Leslie	Moosejaw, Sask.	5	500	00	308	44
Claxton, W. C.	Calgary, Alta.	10	1,000	00	910	00
Connor, E. L. M.D.	Lethbridge, Alta.	10	1,000	00	910	00
Clay, Mrs. Janet L.	Victoria, B.C.	50	5,000	00	3,444	09
Cooper, W. J. Est.	Portage la Prairie, Man.	35	3,500	00	2,539	47
Cyr, Dolphis	Pincher Creek, Alta.	25	2,500	00	1,868	72
Chisholm, A. R.	Edmonton, Alta.	100	10,000	00	6,176	87
Crang, F. W., M.D.	Edmonton, South Alta.	10	1,000	00	950	00
Cameron, J. H.	Fort William, Ont.	10	1,000	00	613	85
Cameron & Co.	Fort William, Ont.	20	2,000	00	1,033	21
Clark, Charles	High River, Alta.	5	500	00	365	00
Ceperley Rounsefell & Co.	Vancouver, B.C.	50	5,000	00	4,080	82
Duncan, William	Winnipeg, Man.	10	1,000	00	1,000	00
Dearman, H. W.	Winnipeg, Man.	30	3,000	00	3,000	00
Davis, L. G. B.	Victoria, B.C.	2	200	00	200	00
Dawson, H. G.	Melfort, Sask.	10	1,000	00	1,000	00
Daykin, A. N.	Vancouver, B.C.	50	5,000	00	455	33
Davison, William	New Westminster, B.C.	68	6,800	00	6,800	00
Dickson, T. A.	Winnipeg, Man.	40	4,000	00	4,000	00
Duncan, W. C.	Duncan, B.C.	30	3,000	00	2,100	00
Draper, Miss Katherine N.	Cloverdale, B.C.	10	1,000	00	1,000	00
Duxbury, Mrs. Frances	Elkhorn, Man.	10	1,000	00	1,000	00
Deans, W. J.	Brandon, Man.	5	500	00	500	00
Duthie, R.C.	Montreal, Que.	10	1,000	00	1,000	00
Dickenson, John	Cumberland, B.C.	10	1,000	00	1,000	00
Des Rosiers, Nap., M.D.	Rockland, Ont.	5	500	00	500	00
Dickson, J. T.	Victoria, B.C.	60	6,000	00	6,000	00
Dudley, J.C.	Birtle, Man.	10	1,000	00	1,000	00
Donald, W. A., Est., Northern Trusts Co.	Winnipeg, Man.	10	1,000	00	1,000	00
Davis, J. T.	Minneapolis, Minn.	20	2,000	00	2,000	00
Dunsford, C. R.	Victoria, B.C.	10	1,000	00	1,000	00
Drewry, George	Kenora, Ont.	50	5,000	00	5,000	00
Dynes, T. B.	Fleming, Sask.	10	1,000	00	1,000	00
De Long, C. T.	Victoria, B.C.	5	500	00	500	00
De Long, Mrs. Elizabeth	Victoria, B.C.	5	500	00	500	00
Dockstader, J. H.	Armstrong, B.C.	5	500	00	500	00
Dockstader, Mrs. Annie E.	Armstrong, B.C.	5	500	00	500	00
Douglas, Mrs. Flora M.	Brownlee, Sask.	10	1,000	00	1,000	00
Dobson, S. G.	Vancouver, B.C.	25	2,500	00	2,500	00
Duffy, John	Regina, Sask.	10	1,000	00	1,000	00
Darke, F. N.	Regina, Sask.	100	10,000	00	9,820	00
Dawson, F. B., M.D.	Maple Creek, Sask.	5	500	00	500	00
Dirks, A. B.	Rosthern, Sask.	5	500	00	500	00
Douglas, G. S.	Victoria, B.C.	20	2,000	00	2,000	00
Dietrich, F. E.	Chicago, Ill.	10	1,000	00	1,000	00
Dawson, Harold	Regina, Sask.	6	600	00	600	00
Duncan, George	Winnipeg, Man.	20	2,000	00	2,000	00
De Salis, Major H. J. N.	Chatham, Eng.	10	1,000	00	1,000	00
Douglas & Co.	Winnipeg, Man.	20	2,000	00	1,188	68
Denmark, A. G., M.D.	Langenburg, Sask.	10	1,000	00	762	77
Deans, J. F.	Victoria, B.C.	100	10,000	00	2,688	39
Dodson, Frank	Vancouver, B.C.	20	2,000	00	1,060	59

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## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount. paid in cash.
			\$ cts.	\$ cts.
Dodd, H. R. F.....	Okanagan Mission, B.C.	10	1,000 00	819 74
Dynes, V. & Son.....	Penticton, B. C.....	11	1,100 00	803 00
Dallas, Harold.....	Roland, Man.....	10	1,000 00	389 78
Dimock, W. C.....	Calgary, Alta.....	20	2,000 00	1,032 82
Duncan, W. H.....	Regina, Sask.....	25	2,500 00	2,142 67
Doyle, Alfred.....	Fort Steele, B.C.....	50	5,000 00	3,650 00
Dowler, A. H.....	Fort William, Ont.....	50	5,000 00	4,550 00
De Gero, Louis.....	Penticton, B.C.....	5	500 00	386 70
Draper, Mrs. Hester.....	Vancouver, B.C.....	5	500 00	427 56
Earp, Mrs. Annie G.....	Winnipeg, Man.....	2	200 00	200 00
Earp, Percy.....	Winnipeg, Man.....	5	500 00	500 00
Eilers, Lewis.....	Victoria, B.C.....	75	7,500 00	7,500 00
Eardley, B.A.....	Vancouver, B.C.....	10	1,000 00	1,000 00
Eardley, Mrs. Janet.....	Vancouver, B.C.....	10	1,000 00	1,000 00
Early, George.....	Winnipeg, Man.....	25	2,500 00	2,500 00
Evans, O. W.....	Dawson City, Y.T.....	15	1,500 00	1,500 00
Ellis, Thomas.....	Victoria, B.C.....	25	2,500 00	2,500 00
Elford, J. H.....	".....	70	7,000 00	7,000 00
Elford, Theophilus.....	".....	10	1,000 00	1,000 00
Elliott, G. W.....	Medicine Hat, Alta.....	5	500 00	500 00
England, Charles.....	Blackie, Alta.....	5	500 00	500 00
Ersinger, John.....	Winnipeg, Man.....	25	2,500 00	2,275 00
Elliott, R. T.....	Victoria, B.C.....	200	20,000 00	2,488 67
Frazier, R. P.....	Minnedosa, Man.....	10	1,000 00	1,000 00
Ferguson, Archibald, jr.....	Holyoke, Mass.....	2	200 00	200 00
Ferne, William.....	Victoria, B.C.....	100	10,000 00	10,000 00
Ferguson, Hugh.....	".....	20	2,000 00	2,000 00
Forlong, J. A.....	Winnipeg, Man.....	25	2,500 00	2,500 00
Framont, Joseph.....	Oak Lake, Man.....	10	1,000 00	1,000 00
Fear, G. M.....	Banff, Alta.....	6	600 00	600 00
Fear, W. H.....	".....	6	600 00	600 00
Freeman, Mrs. Jean Duff.....	Edmonton, Alta.....	5	500 00	500 00
Frizell, G. L.....	Minnedosa, Man.....	5	500 00	500 00
Fontana, Peter.....	Virdee, Man.....	5	500 00	500 00
Foot, W. A.....	Revelstoke, B.C.....	10	1,000 00	1,000 00
Falls, Hugh.....	Ladner, B.C.....	15	1,500 00	1,454 62
Ferguson, Hugh.....	Kenora, Ont.....	10	1,000 00	1,000 00
Fuller, Harry.....	Victoria, B.C.....	10	1,000 00	1,000 00
Field, W. H., M.D.....	Swift Current, Sask.....	10	1,000 00	1,000 00
Froom, A. C.....	Regina, Sask.....	20	2,000 00	2,000 00
Foot, A. A. B.....	Pincher Creek, Alta.....	10	1,000 00	1,000 00
Ferguson, J. B.....	Toronto, Ont.....	49	4,900 00	4,900 00
Frankfurter, George.....	Winnipeg, Man.....	20	2,000 00	1,733 64
Frame, T. H.....	Scott, Sask.....	1	100 00	51 67
Flett, J. A.....	Vancouver, B.C.....	5	500 00	325 56
Finch, E. E.....	Strathclair, Man.....	10	1,000 00	768 79
Freeman, G. A.....	Victoria, B.C.....	20	2,000 00	1,820 00
Forbes, Adam.....	Rathwell, Man.....	10	1,000 00	370 98
Ferrier, Rev. Thompson.....	Brandon, Man.....	20	2,000 00	1,542 17
Frederickson, J. S.....	Glenboro, Man.....	10	1,000 00	696 22
Forbes, Wilford.....	Calgary, Alta.....	10	1,000 00	608 21
Falk, A. A.....	New Westminster, B.C.....	50	5,000 00	3,065 10
Foxwell, W. E.....	Victoria, B.C.....	10	1,000 00	669 75
Forster, H. T. W.....	Medicine Hat, Alta.....	20	2,000 00	796 27
Ferguson, R. N.....	Victoria, B.C.....	15	1,500 00	241 39
Powder, J. F.....	Wetaskiwin, Alta.....	10	1,000 00	910 00
Fudger, W. E.....	Toronto, Ont.....	20	2,000 00	1,404 50
Garland, Miss May B.....	St. Johns, Nfld.....	5	500 00	500 00
Gwynne-Vaughan, Mrs. E. B.....	Chilliwack, B.C.....	5	500 00	500 00
George, W. B.....	Wapella, Sask.....	5	500 00	500 00
Gore-Browne, H. T. T.....	Victoria, B.C.....	25	2,500 00	2,500 00
Gibbins, Johnson.....	Vancouver, B.C.....	10	1,000 00	1,000 00
Gunn, Robert Sr.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Gunn, David.....	Vancouver, B.C.....	5	500 00	500 00

## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Amount.	Address.	No. of shares.	Amount subscribed.		Amount paid, in cash.	
			\$	cts.	\$	cts.
Geage, L. A.	Victoria, B.C.	30	3,000	00	3,000	00
Gibson, Andrew	"	20	2,000	00	1,938	56
Guilmet, J. A.	Victoriaville, P.Q.	10	1,000	00	1,000	00
Greig, Mrs. Margaret E.	Victoria, B.C.	29	2,900	00	2,900	00
Girvan, Mrs. Louise F.	Plumas, Man.	5	500	00	500	00
Goodridge, L. A.	Edmonton, Alta.	100	10,000	00	6,519	69
Great West Permanent Loan Co., The	Winnipeg, Man.	475	47,500	00	47,500	00
Gibbons, Mrs. Ellen	Lethbridge, Alta.	10	1,000	00	1,000	00
Groom, P. M.	Penticton, B.C.	2	200	00	200	00
Gilhuly, R. H.	Selkirk, Man.	5	500	00	500	00
Goodland, Herbert	Brandon, Man.	5	500	00	500	00
Gordon, Mrs. Emma I.	Victoria, B.C.	25	2,500	00	2,500	00
Galletly, Mrs. Maragret M.	"	10	1,000	00	1,000	00
Gibson, Miss M. Lottie	Virden, Man.	5	500	00	500	00
Godley, S. H.	Brandon, Man.	10	1,000	00	1,000	00
Gibbs, F. E.	Port Arthur, Ont.	10	1,000	00	1,000	00
Gray, R. J.	Maryfield, Sask.	20	2,000	00	2,000	00
Gray, Andrew	Victoria, B.C.	100	10,000	00	10,000	00
Garry, T. H.	Willowbrook, Sask.	10	1,000	00	1,000	00
Girvin, A. W., M.D.	Strathmore, Alta.	5	500	00	500	00
Gunn, J. F.	Greenridge, Man.	10	1,000	00	1,000	00
Garrow, Frederick	Granum, Alta.	10	1,000	00	1,000	00
Gross, J. P.	Wetaskiwin, Alta.	15	1,500	00	1,500	00
Gourlay, James	Lacombe, Alta.	10	1,000	00	1,000	00
Gray, George	Graysville, Man.	5	500	00	500	00
Glatthi, Herman	Oakland, Cal.	10	1,000	00	1,000	00
Gunn, W. H.	Winnipeg, Man.	10	1,000	00	631	48
Gunn, Robert	"	10	1,000	00	945	40
Graham, George	Treherne, Man.	5	500	00	106	70
Grant, Mrs. Helen M.	Victoria, B.C.	100	10,000	00	8,650	00
Garratt, A. W.	Milestone, Sask.	10	1,000	00	730	00
Gamble, G. S.	Regina, Sask.	10	1,000	00	690	00
Gass, Mrs. Elizabeth	Victoria, B.C.	80	8,000	00	4,136	81
Gilker, J. A.	Nelson, B.C.	20	2,000	00	1,654	83
Groves, Job	Steveston, B.C.	10	1,000	00	219	77
Gibbons, R. V.	Lethbridge, Alta.	10	1,000	00		
Grant, C. D.	Winnipeg, Man.	10	1,000	00	820	00
Hamilton, Mrs. Sarah	"	25	2,500	00	2,500	00
Hislop, James	Salmon Arm, B.C.	10	1,000	00	1,000	00
Hamilton, John	Winnipeg, Man.	20	2,000	00	2,000	00
Hunter, A. C.	Greenridge, Man.	25	2,500	00	2,500	00
Hewlings, F. H.	Victoria, B.C.	10	1,000	00	1,000	00
Harrison, D. A., M.D.	Whitstone, N.Y.	20	2,000	00	2,000	00
Hunter, James	Greenridge, Man.	10	1,000	00	1,000	00
Harley, Hugh	Swan River, Man.	5	500	00	500	00
Hutchings, H. G.	Winnipeg, Man.	115	11,500	00	11,500	00
Hutchings, Ernest F.	"	100	10,000	00	10,000	00
Hadwin, F. W.	"	5	500	00	500	00
Hind, W. T.	Moosomin, Sask.	30	3,000	00	3,000	00
Hodgson, R. S.	Winnipeg, Man.	5	500	00	500	00
Hallier, J. A.	Edmonton, Alta.	20	2,000	00	2,000	00
Hall, J. Andrew, M.D.	Winnipeg, Man.	20	2,000	00	2,000	00
Herriott, William	Souris, Man.	10	1,000	00	1,000	00
Herron, Curry	Winnipeg, Man.	3	300	00	300	00
Herron, Miss Mabel F.	"	2	200	00	200	00
Hutchings, R. J.	Calgary, Alta.	10	1,000	00	1,000	00
Hainsworth, Mrs. Martha A.	New Westminster, B.C.	10	1,000	00	1,000	00
Hamilton, A. E.	Winnipeg, Man.	5	500	00	500	00
Hart, Wilfred	Weyburn, Sask.	20	2,000	00	2,000	00
Hopper, A. T.	Moosomin, Sask.	5	500	00	500	00
Hollingshead, W. J.	Winnipeg, Man.	30	3,000	00	3,000	00
Hyde, W. J.	Balgone, Sask.	20	2,000	00	2,000	00
Henry, C. M., M.D.	Yorkton, Sask.	10	1,000	00	1,000	00
Hoban, M. J.	Beausejour, Man.	5	500	00	500	00
Hume, Miss Dawn M.	Nelson, B.C.	10	1,000	00	1,000	00

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## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Hume, Miss Freda B.....	Nelson, B.C.....	10	1,000 00	1,000 00
Hume, J. Fred, Jr.....	".....	10	1,000 00	1,000 00
Hume, Mrs. Lydia J.....	".....	20	2,000 00	2,000 00
Harvey, Edward.....	St. Johns, Nfld.....	20	2,000 00	2,000 00
Halpin, H. W.....	Big River, Sask.....	10	1,000 00	1,000 00
Hewitt, E. G., Est.....	Maple Creek, Sask.....	10	1,000 00	1,000 00
Holden, D. B., M.D.....	Victoria, B.C.....	10	1,000 00	1,000 00
Hutchinson, Joseph.....	Gull Lake, Sask.....	25	2,500 00	2,500 00
Harbican, Henry.....	Spokane, Wash.....	10	1,000 00	1,000 00
Hamilton, William.....	Winnifred, Alta.....	5	500 00	500 00
Hutcheson, T. W.....	Swift Current, Sask.....	5	500 00	500 00
Heisterman, B. S.....	Victoria, B.C.....	25	2,500 00	2,500 00
Hughes, Samuel.....	Grandview, Man.....	10	1,000 00	1,000 00
Hallett, W. H.....	Salteoats, Sask.....	10	1,000 00	1,000 00
Hargrave, J. G.....	Winnipeg, Man.....	100	10,000 00	10,000 00
Hebb, E. H.....	Winnipeg, Man.....	100	10,000 00	5,166 10
Harrison, A. G.....	Edmonton, Alta.....	10	1,000 00	820 00
Hetu, Mrs. Bertha.....	".....	20	2,000 00	1,640 00
Hoffmeister, R.....	Vancouver, B.C.....	50	5,000 00	2,807 50
Huycke, A. H., M.D.....	Kelowna, B.C.....	10	1,000 00	513 85
Hall, G. C.....	Portage la Prairie, Man.....	10	1,000 00	833 89
Hamilton, F. J.....	Vancouver, B.C.....	20	2,000 00	1,640 00
Hamilton, Mrs. Emma, A. J. G. Hamilton, trustee.....	Wileox, Sask.....	5	500 00	350 92
Hepburn, Walter.....	Vancouver, B.C.....	25	2,500 00	1,091 93
Hunter, Capt. Wm.....	Belleville, Ont.....	50	5,000 00	3,843 72
Haney, C. N.....	Vancouver, B.C.....	10	1,000 00	819 10
Hinton, H. R.....	Cranbrook, B.C.....	10	1,000 00	596 44
Hancock, A. J.....	London, Ont.....	10	1,000 00	617 68
Henderson, est. T. H.....	Chilliwack, B.C.....	10	1,000 00	396 98
Hames, W. A. W.....	Courteney, B.C.....	10	1,000 00	294 75
Horne, J. T.....	Fort William, Ont.....	50	5,000 00	3,858 46
Holmes, W. E. M.....	High River, Alta.....	10	1,000 00	237 12
Hume, Alexander.....	Lacombe, Alta.....	30	3,000 00	984 26
Herbert, F. H.....	Edmonton South, Alta.....	5	500 00	455 00
Innes, R. L.....	Hamilton, Ont.....	25	2,500 00	2,500 00
Inkster, Hon. Colin.....	Winnipeg, Man.....	30	3,000 00	3,000 00
Inksetter, W. E.....	San José, Costa Rica.....	20	2,000 00	2,000 00
Brownlee, est. James, Imperial Can. Trust Co. trustees.....	Winnipeg, Man.....	15	1,500 00	1,500 00
Irving, R. W., M.D.....	Kamloops, B.C.....	10	1,000 00	1,000 00
Ings, J. Walter.....	Lineham, Alta.....	65	6,500 00	6,500 00
Ives, F. D.....	Vancouver, B.C.....	5	500 00	338 31
Ings, F. W.....	Nanton, Alta.....	10	1,000 00	858 40
Imperial Can. Trust Co.....	Winnipeg, Man.....	5	500 00	243 80
Jones, Thos.....	".....	20	2,000 00	2,000 00
Jack, Alexander.....	Victoria, B.C.....	50	5,000 00	5,000 00
Jefferies, B. N.....	Regina, Sask.....	1	100 00	100 00
Jones, S. E.....	Virden, Man.....	10	1,000 00	1,000 00
Jones, E. W.....	Moosomin, Sask.....	5	500 00	500 00
Jones, Joseph.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Johns, Samuel.....	Victoria, B.C.....	25	2,500 00	2,050 00
Jones, A. E.....	Milestone, Sask.....	10	1,000 00	1,000 00
Jagger, Harold.....	Moose Jaw, Sask.....	10	1,000 00	1,000 00
Jeffery, Isaac.....	Winnipeg, Man.....	3	300 00	266 00
Jones, est. W. R.....	Vancouver, B.C.....	25	2,500 00	.....
Jones, Joseph.....	".....	50	5,000 00	4,550 00
Jones, W. H.....	Nelson, B.C.....	20	2,000 00	1,257 75
Jordan, Mrs. Emily K.....	Winnipeg, Man.....	3	300 00	273 00
Jenkins, C. G.....	Fort William, Ont.....	10	1,000 00	613 85
Kinnaird, D. M.....	Russell, Man.....	20	2,000 00	2,000 00
Kiddie, Thomas.....	Athabasca, Cal.....	25	2,500 00	2,500 00
Kneen, G. V.....	Montreal, Que.....	1	100 00	100 00
Keech, Hiram.....	Stony Mountain, Man.....	20	2,000 00	2,000 00

## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Kirk, G. A.	Victoria, B.C.	20	2,000 00	2,000 00
Kay, J. D.	New Westminster, B.C.	5	500 00	500 00
Kerr, T. W.	Vancouver, B.C.	50	5,000 00	3,629 00
Kippen, R. D.	Newdale, Man.	10	1,000 00	1,000 00
Keith, H. W., M.D.	Enderby, B.C.	10	1,000 00	1,000 00
Keown, L. D.	Moosomin, Sask.	5	500 00	500 00
Knight, A. W. P.	Victoria, B.C.	5	500 00	500 00
Kenny, F. J., M.D.	New Westminster, B.C.	40	4,000 00	4,000 00
Kearns, David.	Maple Creek, Sask.	50	5,000 00	5,000 00
Knox, William.	Prince Albert, Sask.	10	1,000 00	1,000 00
Kettles, est. J. N.	Pincher Creek, Alta.	10	1,000 00	1,000 00
Kettles, Charles.	"	40	4,000 00	4,000 00
Kane, Paul.	Rathwell, Man.	10	1,000 00	1,000 00
King, A. A., M.D.	Ladner, B.C.	10	1,000 00	958 63
Kirk, T. W.	Myrtle, Man.	10	1,000 00	1,000 00
Knox, W. J., M.D.	Kelowna, B.C.	10	1,000 00	943 34
Kinnaird, A. Y.	Ogema, Sask.	10	1,000 00	865 00
Kempthorne, S. T.	Saskatoon, Sask.	20	2,000 00	1,544 44
Knight, Robert.	Calgary, Alta.	10	1,000 00	314 40
Lindsay, Mrs. Annie G.C.	Limerick, Sask.	2	200 00	200 00
Lee, Thomas.	Winnipeg, Man.	100	10,000 00	10,000 00
Livock, W. T.	Edmonton, Alta.	10	1,000 00	1,000 00
Lockhart, est. Thomas.	Souris, Man.	5	500 00	500 00
Lawson, est. James H.	Victoria, B.C.	35	3,500 00	3,500 00
Lathrope, Mrs. Charlotte F.	Shoal Lake, Man.	5	500 00	500 00
Laundy, Mrs. Ellen.	Victoria, B.C.	2	200 00	200 00
Lovell, Mrs. Margaret.	"	40	4,000 00	4,000 00
Leeming, est. Annie.	"	15	1,500 00	1,500 00
Lindsay, Mrs. Naomi E.	"	150	15,000 00	15,000 00
Lander, Mrs. Annie L.	Seattle, Wash.	5	500 00	500 00
Laidlaw, Rev. R. S.	Winnipeg, Man.	10	1,000 00	1,000 00
Lamont, J. F.	Vancouver, B.C.	20	2,000 00	2,000 00
Lazier, S. D.	Belleville, Ont.	100	10,000 00	10,000 00
Leeming, Mrs. Alice G.	Victoria, B.C.	25	2,500 00	2,500 00
Lee, Mrs. Laura L. S.	"	25	2,500 00	2,500 00
Lewin, F. E.	McGregor, Man.	10	1,000 00	1,000 00
Logan & Macdonald.	Gilbert Plains, Man.	10	1,000 00	1,000 00
Levar, Mrs. Husley H.	Armstrong, B.C.	20	2,000 00	2,000 00
Larom, W. S.	Prince Albert, Sask.	2	200 00	200 00
Lyons, R. F.	Carberry, Man.	10	1,000 00	1,000 00
Llwyd, T. D. D.	Toronto, Ont.	35	3,500 00	3,050 00
Lavery, W. R.	Newdale, Man.	10	1,000 00	1,000 00
Lee, William.	Moosomin, Sask.	10	1,000 00	1,000 00
Lyons, J. B.	Carberry, Man.	10	1,000 00	1,000 00
Lyons, Mrs. Belle M.	"	5	500 00	500 00
Leavens, L. H.	Foxwarren, Man.	10	1,000 00	1,000 00
Lowther, Dr. J. S.	Edmonton, Alta.	10	1,000 00	1,000 00
Livingstone, Mrs. Annie G.	Deloraine, Man.	5	500 00	500 00
Lawson, Thomas.	Graysville, Man.	10	1,000 00	1,000 00
Longre, J. A. R.	Qu'Appelle, Sask.	10	1,000 00	1,000 00
Limoges, Benjamin.	Whitewood, Sask.	20	2,000 00	2,000 00
Latham, Arthur.	Moose Jaw, Sask.	25	2,500 00	2,500 00
LeMessurier, G. W.	St. Johns, Nfld.	5	500 00	500 00
Lindsay & Mudie.	Prince Albert, Sask.	20	2,000 00	2,000 00
Loggie, W. J.	Wetaskiwin, Alta.	10	1,000 00	1,000 00
Law, John.	Vancouver, B.C.	100	10,000 00	8,000 00
Laycock, Burton (A. Laycock, trustee).	Foxwarren, Man.	10	1,000 00	693 24
Laughton, J. C.	Revelstoke, B.C.	10	1,000 00	824 45
Lewarton, A. E.	Churchbridge, Sask.	10	1,000 00	910 00
Levy, H. E.	Victoria, B.C.	20	2,000 00	1,752 23
Lowe, W. J.	South Vancouver, B.C.	50	5,000 00	
Leeming, Mrs. Cecil.	Victoria, B.C.	10	1,000 00	730 00
Love, Mrs. Clara H. M.	"	10	1,000 00	614 54
Muir, George.	Edinburgh, Scotland.	5	500 00	500 00

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## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Maclean, John.....	Winnipeg, Man.....	20	2,000 00	1,732 39
Moore, J. J.....	London, Eng.....	10	1,000 00	1,000 00
Muir, William.....	Brandon, Man.....	20	2,000 00	2,000 00
Murphy, H. Sherman.....	Kenora, Ont.....	10	1,000 00	1,000 00
Middleton, Mrs. Edith L.....	Mansfield, Eng.....	10	1,000 00	1,000 00
Morden, T. W.....	Pincher Creek, Alta.....	5	500 00	500 00
Mail, James.....	Edmonton, Alta.....	20	2,000 00	2,000 00
MacPherson, Mrs. Annie S.....	Napanee, Ont.....	9	900 00	900 00
Mellon, J. J.....	Edmonton South, Alta.....	50	5,000 00	3,650 86
Mitchell, J. A.....	Pakan, Alta.....	5	500 00	500 00
Martin, Cornelius.....	Vancouver, B.C.....	25	2,500 00	2,500 00
Montgomery, G. S.....	Edmonton, Alta.....	10	1,000 00	1,000 00
Murray, George.....	Graysville, Man.....	10	1,000 00	1,000 00
Macdonald, D. J.....	Vancouver, B.C.....	65	6,500 00	6,500 00
MacLachlan, Major R. C.....	Tipperary, Ireland.....	21	2,100 00	2,100 00
Manley, Miss Adelaide.....	Vancouver, B.C.....	10	1,000 00	1,000 00
Milne, Alexander.....	Winnipeg, Man.....	20	2,000 00	2,000 00
Main, Mrs. Laura E.....	".....	50	5,000 00	5,000 00
Mellard, Samuel.....	Chilliwack, B.C.....	10	1,000 00	1,000 00
Mutter, Major J. M.....	Somenos, B.C.....	50	5,000 00	3,073 23
Mitchell, J. A.....	Victoria, B.C.....	150	15,000 00	15,000 00
Miller, H. D. & Co. Ltd.....	".....	100	10,000 00	10,000 00
Moore, Miss Ethel.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Macmorine, Miss Sybil L.....	Brandon, Man.....	5	500 00	500 00
Mould, J. W.....	Edmonton, Alta.....	50	5,000 00	3,793 35
MacLeod, M. H.....	Winnipeg, Man.....	50	5,000 00	5,000 00
Morgan, J. H.....	".....	10	1,000 00	1,000 00
Maclean, H. A.....	Victoria, B.C.....	50	5,000 00	5,000 00
Martin, W. M.....	Regina, Sask.....	40	4,000 00	4,000 00
Martin, Mrs. Violette T.....	".....	10	1,000 00	1,000 00
Martysh, Rev. Basil.....	Soanovice, Russia.....	20	2,000 00	2,000 00
Moore, H. H.....	Calgary, Alta.....	50	5,000 00	5,000 00
Munroe, Mrs. Matilda I.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Mortlock, Ernest.....	Dominion City, Man.....	10	1,000 00	1,000 00
MacKenzie-Grieve, F. J.....	Droxford, Eng.....	10	1,000 00	1,000 00
Morey, Henry.....	New Westminster, B.C.....	10	1,000 00	1,000 00
Markle, Mervyn C.....	Shoal Lake, Man.....	5	500 00	500 00
Muir, James.....	MacGregor, Man.....	5	500 00	500 00
Munroe, Donald.....	Winnipeg, Man.....	20	2,000 00	2,000 00
Mencley, A. A.....	Maple Creek, Sask.....	10	1,000 00	1,000 00
MacKenzie, Mrs. Tena.....	Edmonton, Alta.....	10	1,000 00	1,000 00
Mathieu, J. A.....	Fort Frances, Ont.....	50	5,000 00	5,000 00
Musket, Aubrey D.....	Victoria, B.C.....	5	500 00	500 00
Manning, A. J.....	Reston, Man.....	10	1,000 00	1,000 00
Moore, F. A.....	Delia, Alta.....	10	1,000 00	1,000 00
Moberly, Mrs. Bessie.....	Yorkton, Sask.....	15	1,500 00	1,500 00
May, A. H.....	Prince Albert, Sask.....	15	1,500 00	1,350 01
Mara, J. A.....	Victoria, B.C.....	60	6,000 00	6,000 00
Marsh, John.....	Radford, Eng.....	2	200 00	200 00
Mitchell, J. W.....	Arrow River, Man.....	10	1,000 00	1,000 00
Morris-Reade, George.....	Whitewood, Sask.....	20	2,000 00	2,000 00
Muir, R. H.....	Yellow Grass, Sask.....	20	2,000 00	2,000 00
Morrison, Mrs. Bertha M., W. N. Morrison, trustee.....	Lacombe, Alta.....	15	1,500 00	1,500 00
McGill, Mrs. Mary O.....	Linthrathen, Man.....	10	1,000 00	1,000 00
Mullins, Patrick W.....	Selkirk, Man.....	5	500 00	500 00
Munroe, Mrs. Barbara.....	Winnipeg, Man.....	5	500 00	500 00
Mara, Miss Ellen F.....	Victoria, B.C.....	100	10,000 00	10,000 00
Mara, J. H. F., J. A. Mara, trustee.....	".....	10	1,000 00	1,000 00
Mara, J. L.....	".....	30	3,000 00	3,000 00
Meek, Mrs. Hattie L.....	Regina, Sask.....	20	2,000 00	2,000 00
Morton, John.....	Vancouver, B.C.....	8	800 00	533 36
Martin, A. E.....	Elrose, Sask.....	10	1,000 00	970 00
Morrison, S. R.....	Vancouver, B.C.....	10	1,000 00	100 00

## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Musson, H. G.	Winnipeg, Man.	10	1,000 00	730 00
May, L. W., M.D.	Edmonton South, Alta.	10	1,000 00	975 00
Matheson, Robert.	Victoria, B.C.	5	500 00	455 00
Munroe, James.	Winnipeg, Man.	10	1,000 00	866 75
Mitchell, Mrs. Winnifred M.	Kelowna, B.C.	200	20,000 00	13,556 64
Manley, Thomas.	Prince Albert, Sask.	10	1,000 00	820 00
McIntosh, S. G.	Winnipeg, Man.	10	1,000 00	1,000 00
McDonald, A. W.	Fleming, Sask.	10	1,000 00	1,000 00
McDonald, Mrs. E. E.	"	10	1,000 00	1,000 00
McDougall, est. James, Royal Trusts Co., exts.	Winnipeg, Man.	30	3,000 00	3,000 00
McKnight, George.	Glenboro, Man.	10	1,000 00	770 00
McNabb, Thomas.	Turin, Alta.	10	1,000 00	1,000 00
McPherson, Daniel.	New Westminster, B.C.	30	3,000 00	3,000 00
McKinnon, Mrs. Mary J.	Moose Jaw, Sask.	5	500 00	500 00
McColl, Mrs. Maria J.	New Westminster, B.C.	10	1,000 00	1,000 00
McGrath, John.	Point du Bois, Man.	10	1,000 00	1,000 00
McManus, Michael.	Winnipeg, Man.	100	10,000 00	10,000 00
McCandless, A. C.	Vancouver, B.C.	100	10,000 00	7,400 00
McBride, William.	Winnipeg, Man.	3	300 00	300 00
McIntyre, Duncan.	Carman, Man.	10	1,000 00	1,000 00
McIntosh, David.	Winnipeg, Man.	10	1,000 00	1,000 00
McKay, A. H.	Minnedosa, Man.	10	1,000 00	1,000 00
McGregor, James.	Carman, Man.	10	1,000 00	1,000 00
McBean, William.	Ridgeville, Man.	10	1,000 00	1,000 00
McCartney, John.	Emerson, Man.	10	1,000 00	1,000 00
McRae, P. J.	Winnipeg, Man.	5	500 00	500 00
McKenzie, Mrs. Fannie.	New Westminster, B.C.	20	2,000 00	2,000 00
McBean, Angus.	Ridgeville, Man.	10	1,000 00	1,000 00
McKay, James.	Minnedosa, Man.	10	1,000 00	1,000 00
McDermott, P. J.	Minnedosa, Man.	5	500 00	500 00
McLeod, Donald.	Keewatin, Ont.	5	500 00	500 00
McCallum, R. H.	Russell, Man.	15	1,500 00	1,500 00
McGregor, Allan.	Moosomin, Sask.	5	500 00	500 00
McDonald, W. W.	Fleming, Sask.	10	1,000 00	1,000 00
McDougall, R. J. & Son.	Lancaster, Ont.	20	2,000 00	2,000 00
McGregor, Malcolm.	Carman, Man.	10	1,000 00	1,000 00
McCowan, Mrs. Janet.	Portage la Prairie, Man.	10	1,000 00	1,000 00
McNeill, J. C.	Calgary, Alta.	10	1,000 00	1,000 00
McDonald, J. A.	Roland, Man.	25	2,500 00	2,500 00
McNaught, Mathew.	Granum, Alta.	10	1,000 00	1,000 00
McGillivray, Mrs. Jessie.	Larimore, N.D.	5	500 00	500 00
McKague, W. W.	Winnipeg, Man.	50	5,000 00	2,634 69
McRae, Mrs. Mary J.	"	50	5,000 00	4,815 96
McArthur, D. A.	"	50	5,000 00	3,673 81
McPherson, T. S.	Victoria, B.C.	200	20,000 00	15,500 00
McKechnie, W. B., M.D.	Vancouver, B.C.	10	1,000 00	773 28
McKay, Donald.	Armstrong, B.C.	40	4,000 00	1,664 80
McIntyre, Peter.	Carman, Man.	10	1,000 00	820 00
McRae, Kenneth.	"	5	500 00	455 00
MacPherson, Coleman.	Victoria, B.C.	50	5,000 00	2,636 10
McKenzie, Alexander.	Vancouver, B.C.	10	1,000 00	910 00
McKenzie, Alexander jr.	"	5	500 00	455 00
McKenzie, Mrs. Janet.	"	5	500 00	455 00
McNeish, Thomas.	Slocan City, B.C.	25	2,500 00	1,825 00
McNeish, Mrs. Bessie O.	"	25	2,500 00	1,825 00
McEdward, George.	Fort William, Ont.	30	3,000 00	2,460 00
McLeod, D. D.	Regina, Sask.	25	2,500 00	1,539 90
McKellar, Peter.	Fort William, Ont.	50	5,000 00	4,750 00
McMurehy, R. D.	Regina, Sask.	10	1,000 00	820 00
McPhalen, D. J.	Vancouver, B.C.	50	5,000 00	2,908 89
McMillan, Miss Eliza.	Victoria, B.C.	10	1,000 00	441 02
McLean, Miss Ernestine.	Camaguay, Cuba.	50	5,000 00	1,965 36
Narracott, Mrs. Clara I.	Winnipeg, Man.	10	1,000 00	1,000 00

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## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Nimmons, Mrs. Isabella.....	Victoria, B.C.....	100	10,000 00	10,000 00
Nelson Loan & Investment Co. Ltd.....	St. Johns, Nfld.....	20	2,000 00	2,000 00
Noble, Francis.....	Longview, Alta.....	10	1,000 00	1,000 00
Noble, W. J.....	High River, Alta.....	10	1,000 00	1,000 00
Nelson, H. R., M.D.....	Williamshead, B.C.....	10	1,000 00	948 00
Nye, Thos. S.....	North Vancouver, B. C.....	75	7,500 00	5,418 82
Nelson, Charles.....	Vancouver, B.C.....	50	5,000 00	2,750 00
O'Sullivan, Mrs. Helen A.....	New York, N.Y.....	100	10,000 00	10,000 00
Olmstead, Mrs. Rachel.....	North Vancouver, B.C.....	20	2,000 00	2,000 00
Odell, William H.....	Wetaskiwin, Alta.....	5	500 00	500 00
O'Connor, John.....	Spokane, Wash.....	10	1,000 00	1,000 00
O'Brien, John.....	Portage la Prairie, Man.....	25	2,500 00	1,789 88
Oliver, William.....	Lethbridge, Alta.....	25	2,500 00	1,720 90
Ohlheiser, J. H.....	Gull Lake, Sask.....	5	500 00	410 00
Partridge, I. O.....	Sintaluta, Sask.....	40	4,000 00	4,000 00
Pollock, est. Henry C.....	Stewiacke, N.S.....	5	500 00	500 00
Phair, James.....	Vancouver, B.C.....	50	5,000 00	4,524 59
Perdue, G. M.....	Victoria, B.C.....	100	10,000 00	10,000 00
Pender, James.....	Nanaimo, B.C.....	10	1,000 00	1,000 00
Parker, Mrs. Isabel G.....	Kamloops, B. C.....	10	1,000 00	1,000 00
Powell, I. W., M.D.....	Victoria, B.C.....	100	10,000 00	5,597 61
Paddon, J. A.....	St. Johns, Nfld.....	10	1,000 00	1,000 00
Piper, H. M.....	Fort William, Ont.....	40	4,000 00	4,000 00
Peterson, Mrs. Petrea, administratrix.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Power, R. A.....	Victoria, B.C.....	5	500 00	500 00
Paterson, Alexander.....	Vancouver, B. C.....	5	500 00	500 00
Pollitt, William.....	Sperling, Man.....	5	500 00	500 00
Price, A. H.....	Essendale, B.C.....	10	1,000 00	1,000 00
Parr, W. J.....	Killarney, Man.....	4	400 00	400 00
Parlee, Mrs. Haliburton O.....	Edmonton, Alta.....	10	1,000 00	1,000 00
Parlee, H. H.....	".....	5	500 00	500 00
Patterson, est. William.....	Birtle, Man.....	10	1,000 00	1,000 00
Partington, Oswald.....	Kenora, Ont.....	10	1,000 00	1,000 00
Pearson, Mrs. Sophia E.....	Alto, Ga., U.S.A.....	5	500 00	500 00
Pennington, Walter.....	Moosomin, Sask.....	5	500 00	500 00
Preston, A. F.....	Victoria, B.C.....	100	10,000 00	10,000 00
Putnam, Mrs. Adelaide M.....	Vancouver, B.C.....	5	500 00	500 00
Partridge, T. E.....	Sintaluta, Sask.....	20	2,000 00	2,000 00
Piper, R. S.....	Fort William, Ont.....	20	2,000 00	2,000 00
Park, A. W., M.D.....	Cochrane, Alta.....	10	1,000 00	1,000 00
Pender, Miss Mary.....	Nanaimo, B.C.....	5	500 00	500 00
Pope, Charles.....	Kenora, Ont.....	20	2,000 00	1,820 00
Price, Mrs. Margery A.....	Westmount, Que.....	40	4,000 00	2,437 34
Pender, W. D.....	Winnipeg, Man.....	10	1,000 00	669 56
Paterson, J. B.....	Calgary, Alta.....	20	2,000 00	1,027 14
Poole, J. I.....	Westaskiwin, Alta.....	5	500 00	455 00
Parker, Sir Gilbert Bart.....	London, Eng.....	100	10,000 00	3,700 00
Pender, Andrew.....	Nanaimo, B.C.....	15	1,500 00	960 00
Quinn, J. W.....	Brandon, Man.....	5	500 00	500 00
Redmond, Mrs. Mary E.....	Wingham, Ont.....	10	1,000 00	1,000 00
Robertson, John.....	Cambuslang, Scotland.....	10	1,000 00	1,000 00
Robertson, Andrew, Jr.....	".....	10	1,000 00	1,000 00
Richardson, G. A.....	Victoria, B.C.....	10	1,000 00	1,000 00
Ross, Mrs. Hattie W.....	Edmonton, Alta.....	25	2,500 00	2,500 00
Rendell, A. S.....	St. Johns, Nfld.....	10	1,000 00	1,000 00
Reid, James.....	Cumberland, B.C.....	25	2,500 00	2,500 00
Rann, Mrs. Eleanor M.....	Sedgeley, Eng.....	10	1,000 00	1,000 00
Redshaw, William.....	Dominion City, Man.....	5	500 00	500 00
Runions, Mrs. Helen E.....	Calgary, Alta.....	5	500 00	500 00
Ross, Miss Lucy K., Fred. Ross, Trustee.....	Edmonton, Alta.....	25	2,500 00	2,500 00
Ross, G. H.....	Calgary, Alta.....	11	1,001 00	1,069 70
Ross, D. G., M.D.....	Selkirk, Man.....	5	500 00	500 00
Rugg, M. E.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Rithet, Mrs. Velda W.....	Victoria, B.C.....	10	1,000 00	1,000 00
Rott & Son, H. H.....	Emerson, Man.....	5	500 00	500 00

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## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed		Amount paid in cash.	
			\$	cts.	\$	cts.
Rutherford, Mrs. Bessie F.	Stratford, Ont.	5	500	00	500	00
Richl, Jacob	Transcona, Man.	10	1,000	00	1,000	00
Raney, W. D.	Moosomin, Sask.	5	500	00	500	00
Robinson, J. W.	Victoria, B.C.	10	1,000	00	1,000	00
Rutherford, A. C.	Edmonton, Alta.	100	10,000	00	7,750	00
Reilly, W. R.	Regina, Sask.	6	600	00	600	00
Reilly, F. B.	"	8	800	00	800	00
Robinson, T. W., Est.	Winnipeg, Man.	50	5,000	00	5,000	00
Russell, J. B. G.	"	100	10,000	00	10,000	00
Ranby, A. C.	Keoma, Alta.	1	100	00	100	00
Rogers, Jonathan	Vancouver, B.C.	100	10,000	00	7,300	00
Ramsay, Walter	Edmonton, Alta.	50	5,000	00	1,900	00
Richardson, William	Portage la Prairie, Man.	10	1,000	00	716	08
Raymer, H. W., Est.	Kelowna B.C.	10	1,000	00	980	00
Runions, J. E.	Calgary, Alta.	5	500	00	82	55
Raby, W. G.	Summerland, B.C.	10	1,000	00	820	02
Redding, J. T.	Victoria, B.C.	25	2,500	00	112	30
Ross, H. S.	Moosejaw, Sask.	20	2,000	00	482	92
Robinson, W. J.	Bassano, Alta.	10	1,000	00	60	24
Robertson, James, Est.	Olds, Alta.	5	500	00	157	20
Rossie, E. C.	Regina, Sask.	10	1,000	00	910	00
Sandgren, J. A.	Spokane, Wash.	50	5,000	00	5,000	00
Steele, Mrs. Fanny W.	Winnipeg, Man.	20	2,000	00	2,000	00
Stevenson, Mrs. Sarah E.	"	10	1,000	00	1,000	00
Simpson, H. J.	Kentville, N.S.	10	1,000	00	1,000	00
Stull, J. F. A.	Prince Albert, Sask.	20	2,000	00	2,000	00
Schoonan, Mrs. Elizabeth	Virdeu, Man.	5	500	00	500	00
Sawle, A. L.	Athabasca L'ding, Alta.	6	600	00	600	00
Stone, W. H.	Victoria, B.C.	26	2,600	00	2,600	00
Skinner, Mrs. Fanny J.	Nanaimo, B.C.	25	2,500	00	2,500	00
Spicer, B. W.	Grenfell, Sask.	10	1,000	00	1,000	00
Sirett, E. J., Est.	Neepawa, Man.	10	1,000	00	1,000	00
Stevens, Henry	Oak Lake, Man.	10	1,000	00	1,000	00
Siebenbaum, Henry	Victoria, B.C.	25	2,500	00	2,500	00
Stewart, George	South Vancouver, B.C.	135	13,500	00	5,121	71
Spankie, J. E., M.D.	Vancouver, B.C.	10	1,000	00	529	36
Speirs, J. T.	Winnipeg, Man.	30	3,000	00	3,000	00
Stroh, Mrs. Amelia B.	Los Angeles, Cal.	3	300	00	300	00
Simpson, H. C.	Winnipeg, Man.	5	500	00	500	00
Seldon, G. E.	Vancouver, B.C.	20	2,000	00	2,000	00
Stirling, Mrs. Jessie S.	Edmonton, Alta.	20	2,000	00	2,000	00
Schuster, Joseph, Est.	Calgary, Alta.	10	1,000	00	1,000	00
Short, James	"	7	700	00	700	00
Scott, Hon. Walter	Regina, Sask.	10	1,000	00	1,000	00
Selwood, F. S.	Calgary, Alta.	17	1,700	00	1,430	00
Sutherland, Cecil	Edmonton, Alta.	20	2,000	00	2,000	00
Stewart, Duncan	Victoria, B.C.	50	5,000	00	5,000	00
Smith, H. A.	Roland, Man.	5	500	00	500	00
Smith, J. M.	Greenridge, Man.	10	1,000	00	1,000	00
Scott, Robert	Victoria, B.C.	50	5,000	00	5,000	00
Sutherland, Mrs. Janet	Gilbert Plains, Man.	10	1,000	00	1,000	00
Sandell, Thomas	Oak Lake, Man.	10	1,000	00	1,000	00
Stubbs, L. St. George	Birtle, Man.	10	1,000	00	1,000	00
Scallion Bros.	Virdeu, Man.	20	2,000	00	2,000	00
Snowden, W. H.	Morden, Man.	10	1,000	00	1,000	00
Sayward, J. A.	Victoria, B.C.	200	20,000	00	20,000	00
Shirreff, R. G.	Edmonton, Alta.	5	500	00	500	00
Silcox, A. J.	Redvers, Sask.	5	500	00	500	00
Silvester, Geoffrey	Calgary, Alta.	20	2,000	00	2,000	00
Starr, J. C.	Qu'Appelle, Sask.	5	500	00	500	00
Sharron, C. A.	Winnipeg, Man.	15	1,500	00	1,500	00
Smith, David	Gladstone, Man.	5	500	00	500	00
Speers, S. H.	Enderby, B.C.	10	1,000	00	1,000	00
Small, Edwin	Maple Creek, Sask.	5	500	00	500	00
Stanley, G. D., M.D.	High River, Alta.	5	500	00	500	00

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## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$    cts.	\$    cts.
St. Clair, Mrs. Eliza.....	Victoria, B.C.....	20	2,000 00	2,000 00
Saskatchewan Mortgage and Trust Corpora- tion Ltd.....	Regina, Sask.....	5	500 00	500 00
Smith, J. H.....	Elm Creek, Man.....	10	1,000 00	1,000 00
Sanson, D. M.....	Guelph, Ont.....	49	4,900 00	4,900 00
Short, C. C.....	High River, Alta.....	10	1,000 00	1,000 00
Sigmar, Christian.....	Glenboro, Man.....	5	500 00	500 00
Sigmar, Signurjon.....	".....	5	500 00	500 00
Stuart, J. F.....	Winnipeg, Man.....	50	5,000 00	5,000 00
Sprague, Major D. E.....	".....	100	10,000 00	10,000 00
Sandison, Henry.....	".....	25	2,500 00	2,500 00
Strevel, G. H., Est.....	".....	50	5,000 00	561 53
Spear, J. R.....	".....	50	5,000 00	3,384 23
Sparling, J. W., Est.....	".....	10	1,000 00	561 53
Sparling, F. W.....	".....	10	1,000 00	516 63
Stirling, J. T.....	Edmonton, Alta.....	10	1,000 00	875 00
Stewart, Miss Margaret I.....	Selkirk, Man.....	5	500 00	455 00
Stewart, Alexander.....	Victoria, B.C.....	75	7,500 00	7,207 17
Schmid, Mrs. Mary.....	Edmonton, Alta.....	25	2,500 00	2,375 00
Scruton, G. R.....	Winnipeg, Man.....	5	500 00	435 56
Stelck, A. H. F.....	Dauphin, Man.....	25	2,500 00	1,529 01
Sutherland, David.....	".....	25	2,500 00	1,529 01
Stewart, Mrs. Florence M.....	Victoria, B.C.....	16	1,600 00	1,228 43
Scott, W. J.....	Weyburn, Sask.....	5	500 00	106 70
St. Denis, Denis.....	Nelson, B.C.....	50	5,000 00	2,583 05
Stamper, Daniel, Est.....	Moosejaw, Sask.....	10	1,000 00	616 31
Smyth, W. Oswald.....	Swift Current, Sask.....	25	2,600 00	1,030 03
Sparks, F. F.....	Vancouver, B.C.....	50	5,000 00	3,300 00
Simmonds, W. R.....	Medicine Hat, Alta.....	10	1,000 00	306 73
Shaw, York.....	Calgary, Alta.....	10	1,000 00	910 00
Sumner, A. J. E.....	Saskatoon, Sask.....	15	1,500 00	1,365 00
Salmon, H. L.....	Victoria, B.C.....	50	5,000 00	3,570 13
Storey, E. M., Est.....	Regina, Sask.....	20	2,000 00	1,640 00
Smith, A. J.....	Saskatoon, Sask.....	10	1,000 00	713 81
Smith, G. W.....	Red Deer, Alta.....	60	5,000 00	3,525 83
Sture, P. W.....	Port Arthur, Ont.....	10	1,000 00	730 00
Silvester, Miss Beatrice.....	Vancouver, B.C.....	5	500 00	455 00
Titley, Rupert.....	Toronto, Ont.....	10	1,000 00	1,000 00
Turner, George.....	New Westminster, B.C.....	10	1,000 00	1,000 00
Turnbull, J. H.....	Winnipeg, Man.....	105	10,500 00	10,500 00
Taylor, E. L.....	".....	100	10,000 00	10,000 00
Talbot, Mrs. Laura T.....	Victoria, B.C.....	50	5,000 00	5,000 00
Tormalin, Mrs. Elizabeth A., W. J. C. Toma- lin, Trustee.....	".....	5	500 00	500 00
Toms, L. W.....	".....	50	5,000 00	5,000 00
Taylor, Mrs. Georgia M.....	".....	10	1,000 00	1,000 00
Tobin, A. H.....	".....	20	2,000 00	2,000 00
Thomson, George.....	Winnipeg, Man.....	5	500 00	500 00
Taylor, W. E.....	Toronto, Ont.....	5	500 00	500 00
Taylor, H. H.....	Chilliwack, B. C.....	5	500 00	288 87
Thomson, H. B.....	Victoria, B.C.....	100	10,000 00	7,300 00
Tyson, George.....	Vancouver, B.C.....	10	1,000 00	910 00
Thompson, Mrs. Abbie G.....	Vancouver, B.C.....	5	500 00	207 76
Thorburn, W. C.....	Broadview, Sask.....	25	2,500 00	1,930 50
Thompson, & Baker.....	Moose Jaw, Sask.....	25	2,500 00	1,540 20
Turgeon, Mrs. Rose A.....	Cranbrook, B.C.....	50	5,000 00	4,100 00
Taylor, Hilliard.....	Winnipeg, Man.....	10	1,000 00	617 68
Vaughan, L. S.....	Selkirk, Man.....	10	1,000 00	1,000 00
Vigar, F. C.....	Gleichen, Alta.....	55	5,500 00	3,158 90
Vercker, Hon. J. E. P.....	Kenora, Ont.....	25	2,500 00	2,500 00
Vigar, C. F. F. C. Vigar, trustee.....	Gleichen, Alta.....	5	500 00	500 00
Van Edmond, W. G.....	Regina, Sask.....	20	2,000 00	2,000 00
Van Kleeck, P. D., M.D.....	Armstrong, B. C.....	20	2,000 00	1,579 00
Vicars, W. G.....	Qu'Appelle, Sask.....	10	1,000 00	640 00
Van Houten, W. J.....	Vancouver, B. C.....	200	20,000 00	.....

## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Van Decar, L. B.	Vancouver, B.C.	50	5,000 00	578 31
Van Houten, Mrs. Mary O.	Nanaimo, B.C.	50	5,000 00	4,550 00
Wright, W. J.	Victoria, B.C.	20	2,000 00	2,000 00
Winter, Mrs. Sarah	Fleming, Sask.	5	500 00	500 00
Willoughby, Charles	Regina, Sask.	60	6,000 00	6,000 00
Williams, A. A. G.	Ilford, England	1	100 00	100 00
Wainwright, R. S.	Winnipeg, Man.	20	2,000 00	2,000 00
Wasson, H. J., M.D.	Victoria, B.C.	50	5,000 00	5,000 00
Wallace, C. A.	Spokane, Wash.	35	3,500 00	3,500 00
Wynne, est. Major J. R.	Winnipeg, Man.	100	10,000 00	10,000 00
Westbrook, A. E.	Rouleau, Sask.	10	1,000 00	1,000 00
Wolrige, George	Vancouver, B. C.	45	4,500 00	4,500 00
Wilkes, John	Winnipeg, Man.	10	1,000 00	1,000 00
Waddell, Mrs. Isabel	Toronto, Ont.	25	2,500 00	2,500 00
Weiler, Mrs. Emma J.	Victoria, B. C.	50	5,000 00	5,000 00
Wilson, James	Vancouver, B.C.	20	2,000 00	1,912 53
Williamson, William	Winnipeg, Man.	5	500 00	500 00
Walls, L. T.	"	3	300 00	300 00
Wilson, W. & J.	Victoria, B. C.	100	10,000 00	10,000 00
Walker, R. E.	Toronto, Ont.	5	500 00	500 00
Walker, R. A.	Caledonia, Ont.	1	100 00	100 00
Wilson, David	Victoria, B.C.	20	2,000 00	2,000 00
Williams, Herbert	Fort Frances, Ont.	50	5,000 00	5,000 00
Woelfle, C. A.	Moosomin, Sask.	10	1,000 00	1,000 00
Walker, R. Eden, M.D.	New Westminster, B.C.	25	2,500 00	2,500 00
Wallace, B. W.	Lethbridge, Alta.	10	1,000 00	1,000 00
Walley, A. T.	Nelson, B. C.	10	1,000 00	1,000 00
Weaver, H. D., M.D.	Saskatoon, Sask.	10	1,000 00	1,000 00
White, Mrs. Annie J., Dave White, trustee.	Banff, Alta.	10	1,000 00	1,000 00
Wilson, Capt. N. R.	Winnipeg, Man.	10	1,000 00	1,000 00
White, est. Margaret J. G.	Victoria, B.C.	50	5,000 00	5,000 00
Westbrook, Mrs. Louisa E.	Rouleau, Sask.	10	1,000 00	1,000 00
Wilson, C. H.	Fleming, Sask.	10	1,000 00	1,000 00
West, T. A.	Winnipeg, Man.	8	800 00	694 68
Williamson, R. T.	Fort Saskatchewan, Alta.	50	5,000 00	3,140 93
Williamson, S. W.	Edmonton, Alta.	50	5,000 00	3,210 29
Wilson, Biggerstaff.	Victoria, B.C.	100	10,000 00	9,100 00
Woods, J. E.	Ottawa, Ont.	100	10,000 00	7,624 36
Wainwright, C. W.	Virtden, Man.	10	1,000 00	19 08
Wallace, W. H.	Dauphin, Man.	20	2,000 00	995 00
Wallace, A. W.	"	10	1,000 00	702 87
Wade, A. H.	Penticton, B.C.	10	1,000 00	730 00
White, R. B., M.D.	"	20	2,000 00	1,415 93
Wilson, O. K.	San Diego, Cal.	100	10,000 00	7,763 87
Willis, Robert	Vancouver, B.C.	25	2,500 00	280 76
White, C. J.	"	10	1,000 00	605 93
Wilson, D. H.	South Ft. George, B.C.	5	500 00	430 00
Willoughby J. H. C.	Saskatoon, Sask.	15	1,500 00	1,365 00
Wilkinson, A. I.	Prince Albert, Sask.	5	500 00	402 07
Whiteside & Edmonds	New Westminster, B.C.	10	1,000 00	910 00
Wood, W. D.	Vancouver, B.C.	20	2,000 00	786 14
Wallace, Miss Blanche	Campbellford, Ont.	10	1,000 00	820 00
Wright, Mrs. Hattie	Calgary, Alta.	5	500 00	331 16
Woodard, A. W.	Vancouver, B.C.	5	500 00	109 72
Wiskens, Mrs. Alice	Victoria, B. C.	100	10,000 00	2,114 67
Young, R. C.	Montreal, Que.	5	500 00	500 00
Young, Jessie H.	Murray, Ont.	5	500 00	500 00
Yates, Rowland	St. Anne-on-the-Sea, Eng.	10	1,000 00	nn
Young, Hugh	Tranent, Scotland	10	1,000 00	1,000 00
Totals		20,504	2,050,400 00	1,708,160 72

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## THE CANADA WEATHER INSURANCE COMPANY.

## LIST OF DIRECTORS.—(As at Feb. 28, 1917.)

Frederick Millman, Pres.; James E. Fergusson, Vice-Pres.; A. B. Welford; William S. Hudson; Frederick B. Welford.

## LIST OF SHAREHOLDERS.—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Adams, L. H.	Radville, Sask.	5	500 00	50 00
Alexander, S. J.	Tansley, Ont.	2	200 00	200 00
Atmore, T. S.	St. George, Ont.	2	200 00	200 00
Anderson & Tannahill	Cobourg, Ont.	1	100 00	100 00
Appel, Wm. M.	Tavistock, Ont.	1	100 00	100 00
Ashley, Richard B.	Brampton, Ont.	1	100 00	100 00
Armour, Mrs. Mary (administratrix of estate of A. Armour, (deceased))	Brantford, Ont.	2	200 00	200 00
Adamson, E. H.	Winterbourne, Ont.	2	200 00	200 00
Atkinson, C. E.	Newport, Ont.	1	100 00	100 00
Armstrong, John B.	Orangeville, Ont.	1	100 00	100 00
Adams, E. L.	McGregor, Ont.	1	100 00	100 00
Adamson, J. D.	Newdale, Man.	5	500 00	500 00
Ball, J. W.	Tillsonburg, Ont.	1	100 00	100 00
Barker, Wm.	Princeton Ont.	1	100 00	100 00
Bastedo, John J. G.	Moose Jaw, Sask.	5	500 00	100 00
Bechtel, Allen	Baden, Ont.	1	100 00	100 00
Bechtel, Gideon		2	200 00	200 00
Bellamy, J. J.	Kirkton, Ont.	1	100 00	100 00
Biggar, J. C.	Mohawk, Ont.	1	100 00	100 00
Black, G. D.	Ayr, Ont.	1	100 00	100 00
Boulter, W.	Pictou, Ont.	1	100 00	100 00
Broughton, H. S.	Bradford, Ont.	1	100 00	100 00
Burgis, E. A.	Burford, Ont.	4	400 00	400 00
Burton, M. E.	Hanilton, Ont.	1	100 00	100 00
Badder, Chas.	Dresden, Ont.	1	100 00	100 00
Brewer, A. J.	Bothwell, Ont.	1	100 00	100 00
Bell, Lachlan	Tiverton, Ont.	1	100 00	100 00
Biggar, W. H.	Mohawk, Ont.	1	100 00	100 00
Brooking, W. H.	Dundas, Ont.	1	100 00	100 00
Buckel, John	New Hamburg, Ont.	1	100 00	100 00
Brown, Jacob	Nanticoke, Ont.	1	100 00	100 00
Berdux, P. J.	Wellesley, Ont.	2	200 00	200 00
Bunting, W. H.	St. Catharines, Ont.	1	100 00	100 00
Bingeman, J. C.	Bridgeport, Ont.	2	200 00	200 00
Backus, M.	Chatham, Ont.	1	100 00	100 00
Baragar, Percy D.	Arcola, Sask.	2	200 00	200 00
Book, J. A.	Grimsby, Ont.	2	200 00	200 00
Baker, A. T.	Port Dalhousie, Ont.	1	100 00	100 00
Brown, James	Lunenburg, Ont.	1	100 00	100 00
Brown, Thos.	Varency, Ont.	1	100 00	100 00
Broughton, V. E.	Bradford, Ont.	1	100 00	100 00
Blackburn, P. C.	Mount Dennis.	1	100 00	100 00
Bowman, Geo. A.	Conestogo, Ont.	2	200 00	200 00
Brubacher, A. B.	Kitchener, Ont.	1	100 00	100 00
Brachler, A. B.	Tavistock, Ont.	1	100 00	100 00
Boothie, P. J.	Toronto, Ont.	1	100 00	100 00
Bacon, J. A.	Alton, Ont.	1	100 00	100 00
Bundecho, S.	Shakespeare, Ont.	1	100 00	100 00
Brock, Geo.	Adelaide, Ont.	1	100 00	100 00
Brown, J. S.	Laurel, Ont.	1	100 00	100 00
Blinkie, A. J.	White Oak, Ont.	1	100 00	100 00
Blair, Geo.	Belfountain, Ont.	2	200 00	200 00
Brown, Jas. C.	Parkhill, Ont.	1	100 00	100 00

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## THE CANADA WEATHER—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Brooking, Mrs. G. E.....	Dundas, Ont.....	1	100 00	100 00
Brown, M. E.....	Woodstock, Ont.....	2	200 00	200 00
Brown, I. E.....	"	2	200 00	200 00
Brown, R. E.....	Irma, Wisconsin, U.S.A.	2	200 00	200 00
Brown, L. T.....	Englehart, Ont.....	2	200 00	200 00
Campbell, A.....	Woodville, Ont.....	1	100 00	100 00
Campbell, Paul.....	Merton, Ont.....	1	100 00	100 00
Campbell, W. L.....	Bradford, Ont.....	1	100 00	100 00
Caister, E.....	Tavistock, Ont.....	1	100 00	100 00
Chantler, Jas. G.....	Beeton, Ont.....	1	100 00	100 00
Clarkson, Wm.....	Beachville, Ont.....	1	100 00	100 00
Clinton, Wm.....	Wellington, Ont.....	1	100 00	100 00
Cowie, Geo.....	Brantford, Ont.....	1	100 00	100 00
Cuncannon, T. W.....	Didsbury, Alta.....	1	100 00	100 00
Chapin, T. F.....	Beeton, Ont.....	1	100 00	100 00
Clark, John W.....	Cainsville, Ont.....	1	100 00	100 00
Crerar, Alex.....	Lisbon, Ont.....	1	100 00	100 00
Chapman, J. G.....	St. Thomas, Ont.....	1	100 00	100 00
Crumback, J. S.....	Mohawk, Ont.....	5	500 00	500 00
Clark, W. I.....	Alliston, Ont.....	1	100 00	100 00
Crumback, J. M.....	Scotland, Ont.....	1	100 00	100 00
Campbell, John H.....	Brantford, Ont.....	1	100 00	100 00
Caskey, James.....	Kincardine, Ont.....	1	100 00	100 00
Coombs, Geo. R.....	Guelph, Ont.....	1	100 00	100 00
Connon, John.....	Hamilton, Ont.....	1	100 00	100 00
Croft, David.....	Tavistock, Ont.....	1	100 00	100 00
Campbell, Donald.....	Terra Cotta, Ont.....	1	100 00	100 00
Coad, Geo.....	Alliance, Ont.....	1	100 00	100 00
Campbell, P. D.....	Newbury, Ont.....	4	400 00	400 00
Campbell, R. B.....	Armow, Ont.....	1	100 00	100 00
Campbell, D. J.....	Strathroy, Ont.....	1	100 00	100 00
Cation, Walter J.....	Snelgrove, Ont.....	1	100 00	100 00
Campbell, Trafford.....	Fenhill, Ont.....	1	100 00	100 00
Cousins, J. S.....	Belmont, Ont.....	1	100 00	100 00
Cation, J. B.....	Snelgrove, Ont.....	1	100 00	100 00
Corbett, W. L.....	Brinsley, Ont.....	1	100 00	100 00
Cerswell, J. H.....	Bond Head, Ont.....	1	100 00	100 00
Coulter, J. A.....	Essex, Ont.....	1	100 00	100 00
Coxon, Geo. J.....	Milverton, Ont.....	1	100 00	100 00
Carpenter, G. H.....	Fruitland, Ont.....	1	100 00	100 00
Duncanson, J.....	Dutton, Ont.....	1	100 00	100 00
Dutcher, J. A.....	Bradford, Ont.....	1	100 00	100 00
Dalton, E.....	Tansley, Ont.....	2	200 00	200 00
Drummond, J. D. F.....	Ailsa Craig, Ont.....	1	100 00	100 00
Dewar, J. D.....	Coldstream, Ont.....	1	100 00	100 00
Dewey, Geo. E.....	Chatham, Ont.....	1	100 00	100 00
Dolson, J. M.....	Alcoa, Ont.....	1	100 00	100 00
Davidson, W. T.....	Snelgrove, Ont.....	1	100 00	100 00
Donaldson, W. A.....	Mono Mills, Ont.....	1	100 00	100 00
Doyle, J. M.....	Vancouver, B. C.....	1	100 00	100 00
Dunn, John.....	Alliston, Ont.....	1	100 00	100 00
Edgington, E. G.....	Brownsville, Ont.....	2	200 00	200 00
Edgington, John.....	Woodstock, Ont.....	2	200 00	200 00
Edgar, Wm. A.....	Ingersoll, Ont.....	1	100 00	100 00
Edwards, Chas.....	Monodaga, Ont.....	2	200 00	200 00
Elliott, John.....	Mitchell, Ont.....	1	100 00	100 00
Edmondson, Alex.....	Echo Place, Ont.....	1	100 00	100 00
Edmondson, Chris.....	Brantford, Ont.....	1	100 00	100 00
Eidt, A.....	New Hamburg, Ont.....	1	100 00	100 00
Everitt, Geo.....	Newbury, Ont.....	1	100 00	100 00
Elliss, J. F.....	Maidstone.....	1	100 00	100 00
Erne, Anton.....	Webb, Sask.....	5	500 00	500 00
For, P. C.....	Kingsville, Ont.....	1	100 00	100 00
Freeborn, W. H.....	Wellesley, Ont.....	2	200 00	200 00

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## THE CANADA WEATHER—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Freeborn, A. K.....	Wellesley, Ont.....	1	100 00	100 00
Felker, J. F.....	Stoney Creek, Ont.....	1	100 00	100 00
Fraser, Alex.....	Bradford, Ont.....	2	200 00	200 00
Fraser, Alex.....	Verdun, Ont.....	1	100 00	100 00
Fraser, Robert C.....	Parkhill, Ont.....	1	100 00	100 00
Forrest, Jas.....	Nithburg, Ont.....	1	100 00	100 00
Ford, Alfred.....	Chatham, Ont.....	2	200 00	200 00
Fretz, Wm.....	Jordan Harbour, Ont.....	2	200 00	200 00
Forman, A. E.....	Toronto, Ont.....	6	600 00	600 00
Fisher, H. St. C.....	Niagara-on-the-Lake, Ont.....	1	100 00	100 00
Fisher, C. G.....	Queenston, Ont.....	1	100 00	100 00
Fried, L. G.....	Roseville, Ont.....	1	100 00	100 00
Ferguson, John.....	Kincardine, Ont.....	1	100 00	100 00
Fisher, Mrs. L. H.....	Manor, Sask.....	5	500 00	500 00
Foster, James.....	Glen Ewen, Sask.....	3	300 00	217 70
Fergusson, James E.....	Ingersoll, Ont.....	25	2,500 00	2,500 00
Ferris, James.....	Stoney Creek, Ont.....	1	100 00	100 00
Falconbridge, Mrs. G.....	Leamington, Ont.....	1	100 00	100 00
Garner, Thos.....	Palermo, Ont.....	1	100 00	100 00
Gerow, W. J.....	Bloomfield, Ont.....	1	100 00	100 00
Goring, A. H.....	Tavistock, Ont.....	2	200 00	200 00
Green, Geo. G.....	Bradford, Ont.....	1	100 00	100 00
Gawley, G. R.....	East Linton, Ont.....	1	100 00	100 00
Glasgow, Thos. J.....	Tupperville, Ont.....	1	100 00	100 00
Geddie, Robert.....	Paris, Ont.....	1	100 00	100 00
Gough, Thos. E.....	Strathroy, Ont.....	1	100 00	100 00
Glaister, Wm.....	Wellesley, Ont.....	1	100 00	100 00
Guthrie, Donald.....	Beachville, Ont.....	5	500 00	500 00
Gardner, Alex.....	Woodstock, Ont.....	1	100 00	100 00
Guy, James.....	Sable, Ont.....	1	100 00	100 00
Gayman, Melvin.....	St. Catharines, Ont.....	3	300 00	300 00
Goetting, Wm.....	New Dundee, Ont.....	2	200 00	200 00
Harman, Herbert.....	Beeton, Ont.....	1	100 00	100 00
Hart, Frank.....	Watrous, Sask.....	2	200 00	20 00
Holland, Isaac.....	Brownsville, Ont.....	5	500 00	500 00
Hollman, A. C.....	New Dundee, Ont.....	1	100 00	100 00
Howell, Jas. B.....	St. George, Ont.....	2	200 00	200 00
Hill, J. J.....	Toronto, Ont.....	1	100 00	100 00
Hutchinson, R. J.....	London, Ont.....	1	100 00	100 00
Heilman, B.....	Rodney, Ont.....	1	100 00	100 00
Hardy, Henry.....	Strathroy, Ont.....	3	300 00	200 00
Hamilton, D. R.....	Burford, Ont.....	1	100 00	100 00
Hager, L.....	Palermo, Ont.....	5	500 00	500 00
Hall, Chas.....	Trufalgar, Ont.....	1	100 00	100 00
Honsberger, E.....	Jordan Station.....	2	200 00	200 00
Honsberger, M.....	".....	2	200 00	200 00
Howey, J. C.....	Port Dover, Ont.....	1	100 00	100 00
Hurst, J. G.....	Conestogo, Ont.....	2	200 00	200 00
Hurst, Mrs. J. G.....	".....	4	400 00	400 00
Henderson, J. F.....	Wardsville, Ont.....	1	100 00	100 00
Hamacher, I.....	Poplar Hill, Ont.....	1	100 00	100 00
Huston, E. T.....	Glencoe, Ont.....	1	100 00	100 00
Hamilton, A. M.....	Winterbourne, Ont.....	2	200 00	200 00
Harrison, B.....	Toronto, Ont.....	1	100 00	100 00
Hilborn, I.....	Elmira, Ont.....	1	100 00	100 00
Herriott, Wm.....	Souris, Man.....	5	500 00	500 00
Hyndman, J. A.....	Hyndman, Man.....	5	500 00	213 00
Harkness, Robert.....	Annan, Ont.....	1	100 00	100 00
Hunter, Mrs. J. (administratrix of estate of J. Hunter, deceased).....	Petrolia, Ont.....	2	200 00	200 00
Haviland, C. W.....	Chatham, Ont.....	1	100 00	100 00
Hudson, Wm. S.....	Preston, Ont.....	20	2,000 00	1,150 00
Ireland, M. J.....	Burlington, Ont.....	1	100 00	100 00
Ingoldsby, Thos.....	Mayfield, Ont.....	1	100 00	100 00

## SESSIONAL PAPER No. 8

## THE CANADA WEATHER—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid cash.
			\$ cts.	\$ cts.
Ivey, John.....	Jarvis, Ont.....	2	200 00	200 00
Ionson, G. A.....	Ingersoll, Ont.....	1	100 00	100 00
James, David.....	Thornhill, Ont.....	1	100 00	100 00
Johnston, John.....	Chatham, Ont.....	1	100 00	100 00
Jackson, M. S.....	Chatham, Ont.....	2	200 00	200 00
Jennings, F. A.....	Thedford, Ont.....	1	100 00	100 00
Karn, V. W.....	Woodstock, Ont.....	2	200 00	200 00
Kelly, D. A.....	Pictou, Ont.....	1	100 00	100 00
Kendrick, A.....	Cainsville, Ont.....	1	100 00	100 00
Kendrick, U. O.....	".....	1	100 00	100 00
Kienzle, J.....	Conestogo, Ont.....	1	100 00	100 00
Kelly, Chas.....	Curries Crossing, Ont.....	3	300 00	300 00
Koch, J. S.....	Tavistock, Ont.....	1	100 00	100 00
Lampman, W. F.....	Woodstock, Ont.....	2	200 00	200 00
Lester, H. A.....	Burford, Ont.....	1	100 00	100 00
Lester, E. A.....	".....	1	100 00	100 00
Lunn, James.....	Port Talbot, Ont.....	1	100 00	100 00
Lang, Robert.....	Erin, Ont.....	1	100 00	100 00
Livingston, J. P.....	Baden, Ont.....	1	100 00	100 00
Laidlaw, A. E.....	Brampton, Ont.....	3	300 00	300 00
Lunn, W. H.....	St. Thomas, Ont.....	1	100 00	100 00
Lyons, James.....	Cheltenham, Ont.....	1	100 00	100 00
Little, Thos.....	".....	2	200 00	200 00
Lyons, Wm. G.....	Terra Cotta, Ont.....	1	100 00	100 00
Lyons, Mrs. G.....	".....	1	100 00	100 00
Letson, Wm. J.....	West Montrose, Ont.....	1	100 00	100 00
Lawrence, W. J.....	Eglinton, Ont.....	2	200 00	200 00
Laird, Jas.....	Owen Sound, Ont.....	2	200 00	200 00
Lindley, W. S.....	Ingersoll, Ont.....	1	100 00	
LaPierre, Mrs.....	Paris, Ont.....	2	200 00	200 00
MacLaren, J. B.....	Montreal, Que.....	20	2,000 00	800 00
Malone, John.....	Brechin, Ont.....	1	100 00	100 00
Manson, Wm.....	Ayr, Ont.....	1	100 00	100 00
Millman, F.....	Woodstock, Ont.....	26	2,600 00	2,600 00
Mogk, W., Jr.....	Tavistock, Ont.....	1	100 00	100 00
Mowbray, F. B.....	Palermo, Ont.....	2	200 00	200 00
Mott, Chas.....	Mt. Vernon, Ont.....	1	100 00	100 00
Meyers, C. B.....	Bayside, Ont.....	1	100 00	100 00
Mitton, W. J.....	Thamesville, Ont.....	1	100 00	100 00
Miller, F. W.....	Lawrence Station, Ont.....	1	100 00	100 00
Misner, G. W.....	Jerseyville, Ont.....	1	100 00	100 00
Marshall, J. R.....	Northwood, Ont.....	1	100 00	100 00
Mander, Wm.....	Bradford, Ont.....	1	100 00	100 00
Misener, W. S.....	Hamilton, Ont.....	1	100 00	100 00
Macdonald, Hugh.....	Boston Mills, Ont.....	1	100 00	100 00
Might, Aubrey.....	Derry West, Ont.....	1	100 00	100 00
Miller, F. A.....	Burford, Ont.....	4	400 00	400 00
Miller, Walter.....	Bradford, Ont.....	1	100 00	100 00
Marshall, Robert.....	Snelgrove, Ont.....	1	100 00	100 00
Murray, Jas.....	Wilton Grove, Ont.....	1	100 00	100 00
Mackenzie, J. A.....	Kincardine, Ont.....	3	300 00	300 00
Miller, Ferd.....	Brodhagen, Ont.....	1	100 00	100 00
Martin, James.....	Amherstburg, Ont.....	1	100 00	100 00
Major, P. M.....	Puce, Ont.....	2	200 00	200 00
Mitchell, Josiah.....	Peterborough, Ont.....	2	200 00	200 00
Miller, E. B.....	Aylmer, Ont.....	1	100 00	100 00
Miller, A.....	Woodstock, Ont.....	2	200 00	200 00
Morrison, M. H.....	Carman, Man.....	5	500 00	50 00
Muldoon, John.....	Brandon, Man.....	5	500 00	500 00
McDonald, T. D.....	Olinda, Ont.....	1	100 00	100 00
McKay, Angus.....	Ingersoll, Ont.....	25	2,500 00	2,500 00
McDonald, Alex.....	Wellesley, Ont.....	1	100 00	100 00
McArthur, Archie.....	Cataract, Ont.....	1	100 00	100 00
McArthur, J. C.....	Rockside, Ont.....	1	100 00	100 00

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## THE CANADA WEATHER—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
McKinnon, D. C.....	Glamis, Ont.....	1	100 00	100 00
McMillan, D.....	Rodney, Ont.....	1	100 00	100 00
McEachren, D.....	Crinan, Ont.....	1	100 00	100 00
McNeil, Duncan.....	Strathroy, Ont.....	1	100 00	100 00
McDonald, Malcolm.....	Rockton, Ont.....	1	100 00	100 00
McMurchy, John.....	Brampton, Ont.....	1	100 00	100 00
McFarland, J. B.....	Woodstock, Ont.....	3	300 00	300 00
McQuaker, John.....	Owen Sound, Ont.....	1	100 00	100 00
McKenzie, James.....	Jarvis, Ont.....	1	100 00	100 00
McCartney, Wm. A.....	Milton, Ont.....	1	100 00	100 00
McCallum, Daniel H.....	Cowal, Ont.....	1	100 00	100 00
McAllister, Geo.....	Bloomington, Ont.....	2	200 00	200 00
McIntyre, Angus.....	Woodstock, Ont.....	1	100 00	100 00
McGregor, Roderick.....	Inglewood, Ont.....	3	300 00	300 00
McLachlin, Alex.....	Cowal, Ont.....	1	100 00	100 00
McEachren, Neil.....	Crinan, Ont.....	1	100 00	100 00
McCracken, Wm. R. S.....	Glencoe, Ont.....	1	100 00	100 00
McDonald, S. O.....	Cheltenham, Ont.....	3	300 00	300 00
McDiarmid, H. S.....	Fingal, Ont.....	1	100 00	100 00
McDonald, J. C.....	Springbank, Ont.....	1	100 00	100 00
McKinnon, Alex.....	Hillshurg, Ont.....	1	100 00	100 00
McFarlan, John.....	Leeshoro, Ont.....	1	100 00	100 00
McGregor, Jas. W.....	Springbank, Ont.....	1	100 00	100 00
McEachren, D.....	Linwood, Ont.....	1	100 00	100 00
McLachlin, D. J.....	Aylmer, Ont.....	1	100 00	100 00
McCaugherty, D. H.....	Streetsville, Ont.....	2	200 00	200 00
McKeown, Jas.....	Forest, Ont.....	1	100 00	100 00
McKay, Andrew.....	Woodville, Ont.....	1	100 00	100 00
McAgy, John.....	Chatham, Ont.....	1	100 00	100 00
Nelles, T. R.....	Simcoe, Ont.....	1	100 00	100 00
Neshitt, E. W.....	Woodstock, Ont.....	1	100 00	100 00
Oatman, A. L.....	Cornell, Ont.....	1	100 00	100 00
Ogilvie, Geo.....	Bradford, Ont.....	2	200 00	200 00
Patterson, N. L.....	Woodville, Ont.....	1	100 00	100 00
Potter, W. A.....	Woodstock, Ont.....	2	200 00	200 00
Porter, Samuel.....	Brantford, Ont.....	5	500 00	500 00
Proctor, Geo. A.....	Sarnia, Ont.....	1	100 00	100 00
Pumfrey, C. R.....	Thamesville, Ont.....	1	100 00	100 00
Pearce, E. H.....	Wallacetown, Ont.....	1	100 00	100 00
Pranglen, L. J.....	St. Thomas, Ont.....	1	100 00	100 00
Pollard, Alice.....	Burford, Ont.....	2	200 00	200 00
Pearce, S. M.....	Iona, Ont.....	1	100 00	100 00
Parrott, Geo.....	Glencoe, Ont.....	1	100 00	100 00
Payne, R. D.....	Chatham, Ont.....	1	100 00	100 00
Park, J. H.....	Burford, Ont.....	1	100 00	100 00
Pettit, C. C.....	Fruitland, Ont.....	2	200 00	200 00
Pollard, Arthur.....	Burford, Ont.....	2	200 00	200 00
Pearce, W. C.....	Iona, Ont.....	1	100 00	100 00
Peters, James.....	Falconbridge, Ont.....	1	100 00	100 00
Pollock, T. E.....	Kincardine, Ont.....	1	100 00	100 00
Quinn, Thos.....	Caledon, Ont.....	1	100 00	100 00
Reynolds, J. M.....	Beeton, Ont.....	1	100 00	100 00
Rice, Jas. H.....	Weyburn, Sask.....	5	500 00	74 50
Robinson, Wm.....	Stevensville, Ont.....	2	200 00	200 00
Robinson, Col. S. C.....	Walkerville, Ont.....	20	2,000 00	1,000 00
Russell, Wm. S.....	Tavistock, Ont.....	1	100 00	100 00
Rayner, John.....	Beeton, Ont.....	1	100 00	100 00
Reimer, E. K.....	Wellesley, Ont.....	2	200 00	200 00
Rowe, J. C.....	Hickson, Ont.....	1	100 00	100 00
Rapley, F.....	Strathroy, Ont.....	1	100 00	100 00
Roberts, W. A.....	Ilderton, Ont.....	2	200 00	200 00
Robotham, D. G.....	Strathroy, Ont.....	1	100 00	100 00
Ross, H. D.....	Parkhill, Ont.....	1	100 00	100 00
Remus, Chas.....	Harristown, Ont.....	2	200 00	100 00

## SESSIONAL PAPER No. 8

## THE CANADA WEATHER—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Rudd, S. R.....	Arnprior, Ont.....	1	100 00	100 00
Richardson, Geo. S.....	North Portal, Sask.....	1	100 00	100 00
Rose, H. T.....	Saskatoon, Sask.....	5	500 00	500 00
Saunders, C. F.....	Burford, Ont.....	2	200 00	200 00
Scott, Alex.....	Tavistock, Ont.....	1	100 00	100 00
Sebben, Geo.....	Ingersoll, Ont.....	3	300 00	300 00
Selby, Percy.....	Bradford, Ont.....	1	100 00	100 00
Smith, Wm. M.....	Scotland, Ont.....	5	500 00	500 00
Stratton, W. A.....	Calgary, Alta.....	1	100 00	100 00
Stewart, Robert.....	Milton West, Ont.....	1	100 00	100 00
Sager, J. F.....	Alberton, Ont.....	2	200 00	200 00
Strangway, E. T.....	Beeton, Ont.....	1	100 00	100 00
Strangway, H. A.....	".....	1	100 00	100 00
Swinn, A.....	Guysborough, Ont.....	1	100 00	100 00
Standing, D. J.....	Burford, Ont.....	2	200 00	200 00
Scarff, J. W.....	Wellesley, Ont.....	1	100 00	100 00
Schuyler, J. W.....	Brantford, Ont.....	1	100 00	100 00
Sanderson, J. C.....	Jarvis, Ont.....	1	100 00	100 00
Schaub, L.....	Wellesley, Ont.....	2	200 00	200 00
Sarnia Realty Co., Ltd.....	Sarnia, Ont.....	1	100 00	100 00
Simpkin, Geo. P.....	Bradford, Ont.....	1	100 00	100 00
Scott, Henry.....	Woodstock, Ont.....	10	1,000 00	1,000 00
Scott, T. G.....	Tiverton, Ont.....	1	100 00	100 00
Simpson, Wm.....	Brantford, Ont.....	1	100 00	100 00
Staebler, Geo.....	Tavistock, Ont.....	2	200 00	200 00
Snider, W. W.....	St. Jacobs, Ont.....	5	500 00	500 00
Schmidt, A. D.....	North Woolwich, Ont.....	2	200 00	200 00
Shantz, T. S.....	Waterloo, Ont.....	1	100 00	100 00
Sterns, S. S.....	Saskatoon, Sask.....	1	100 00	100 00
Scott, Henry.....	Melville Cross, Ont.....	1	100 00	100 00
Simpson, J. A.....	The Maples, Ont.....	1	100 00	100 00
Shewfelt, P.....	Armow, Ont.....	1	100 00	100 00
Shepherd, J. H.....	Bridgeport, Ont.....	3	300 00	300 00
Spencer, C. C.....	Pictou, Ont.....	2	200 00	200 00
Seard, B. W.....	Pelham Corners, Ont.....	1	100 00	100 00
Strong, J. H.....	Belle River, Ont.....	1	100 00	100 00
Scott, A. A.....	Leamington, Ont.....	5	500 00	500 00
Stimers, A. O.....	Essex, Ont.....	1	100 00	100 00
Smith, John E.....	Orangeville, Ont.....	3	300 00	300 00
Sherling, W. C.....	Montmartre, Sask.....	5	500 00	500 00
Schafer, N.....	Kitchener, Ont.....	1	100 00	100 00
Taylor, T. P.....	Brantford, Ont.....	2	200 00	200 00
Taylor, R. R.....	".....	1	100 00	100 00
Taylor, Jas. L.....	Hamilton, Ont.....	1	100 00	100 00
Taylor, Geo. R.....	Guelph, Ont.....	2	200 00	200 00
Tracey, O. J.....	Beeton, Ont.....	2	200 00	200 00
Tisdale, H.....	Paris, Ont.....	1	100 00	100 00
Turner, W. H.....	Southwold, Ont.....	3	300 00	300 00
Tubby, Mrs. J. H. (Executrix of Estate of J. H. Tubby, deceased).....	Stevensville, Ont.....	5	500 00	500 00
Thomson, Thos.....	Cainsville, Ont.....	1	100 00	100 00
Trimble, W. H.....	Laurel, Ont.....	1	100 00	100 00
Thomas, J. T.....	Portage la Prairie, Man.....	5	500 00	440 00
Urquhart, D.....	Hensall, Ont.....	1	100 00	.....
Vansickle, W. C.....	Hamilton, Ont.....	3	300 00	300 00
Vogler, J. B.....	Bothwell, Ont.....	1	100 00	100 00
Vansickle, W. B.....	Hamilton, Ont.....	2	200 00	200 00
Wallace, Henry.....	South Middleton, Ont.....	3	300 00	300 00
Welford, A. B.....	Woodstock, Ont.....	25	2,500 00	2,500 00
Welford, F. B.....	Toronto, Ont.....	21	2,100 00	2,100 00
Waites, L.....	Woodstock, Ont.....	2	200 00	200 00
Wilson, John, jr.....	Oakville, Ont.....	2	200 00	200 00
Wrinch, L. E.....	Merton, Ont.....	1	100 00	100 00
Weber, C. S.....	Heidelberg, Ont.....	1	100 00	100 00

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THE CANADA WEATHER—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Watson, John.....	Toronto, Ont.....	10	1,000 00	1,000 00
Wilson, W. H.....	Woodstock, Ont.....	1	100 00	100 00
Wilson, F. G.....	".....	1	100 00	100 00
Weber, S. M.....	Floraldale, Ont.....	1	100 00	100 00
Webster, D. F.....	West Lorne, Ont.....	1	100 00	100 00
Wood, Wm. E.....	Jarvis, Ont.....	1	100 00	100 00
Wagner, P. A.....	St. Agatha, Ont.....	1	100 00	100 00
Wilson, Mrs. L. L.....	Detroit, Mich., U.S.A.	3	300 00	300 00
Wright, A. P.....	Bradford, Ont.....	1	100 00	100 00
Weber, Menno L.....	St. Jacobs, Ont.....	1	100 00	100 00
Weidenhammer, F. J.....	Hawkesville, Ont.....	2	200 00	200 00
Woodland, Jas.....	Orangeville, Ont.....	1	100 00	100 00
Wiedrick, W. H.....	Edmonton, Alta.....	1	100 00	100 00
Wilson, Robert P.....	Strathroy, Ont.....	1	100 00	100 00
Walker, T. P.....	Brantford, Ont.....	1	100 00	100 00
Wilson, John W.....	Nortonville, Ont.....	1	100 00	100 00
Wilson, H. J.....	Shoal Lake, Man.....	5	500 00	50 00
West, F. H.....	Manor, Sask.....	5	500 00	500 00
Watson, C. H.....	Methven, Man.....	5	500 00	500 00
Yungblut, E.....	Tavistock, Ont.....	1	100 00	100 00
Young, David W.....	Burtch, Ont.....	2	200 00	200 00
Young, Jas.....	Mohawk, Ont.....	2	200 00	200 00
Zavitz, J. C.....	Fernhill, Ont.....	1	100 00	100 00
Zehr, C. I.....	Tavistock, Ont.....	2	200 00	200 00
Zilliox, Hy.....	Elmira, Ont.....	5	500 00	500 00
Totals.....	.....	813	\$31,300 00	\$ 74,965 20

SESSIONAL PAPER No. 8

## THE CANADIAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 14, 1917.)

J. H. Ashdown, Pres.; R. T. Riley, Vice-Pres.; Sir Jas. A. M. Aikins, K.C., R. J. Campbell, G. R. Crowe, John Galt, G. V. Hastings.

LIST OF SHAREHOLDERS—(At December, 31, 1916)

Name.	Address.	No. of Shares.	Amount subscribed and paid in cash.
			\$ cts.
Adams, John Henry.....	Toronto, Ont.....	20	1,000 00
Agnew, Amy Jane.....	Elko, B.C.....	4	200 00
Aikins, Sir James.....	Winnipeg, Man.....	260	13,000 00
Alley, W. S.....	Toronto, Ont.....	20	1,000 00
Anderson, Wm.....	Winnipeg, Man.....	4	200 00
Ashdown, Emma Louise.....	".....	200	10,000 00
Ashdown, Harry.....	".....	200	10,000 00
Ashdown, J. H.....	".....	120	6,000 00
Ashdown, Lillian.....	".....	200	10,000 00
Armstrong, Kathleen.....	".....	20	1,000 00
Bathgate, Jas. L.....	".....	32	1,600 00
Blowey, J. T.....	Edmonton, Alta.....	20	1,000 00
Buchanan, David W.....	Winnipeg, Man.....	10	500 00
Barrow, M. Adela.....	".....	20	1,000 00
Banning, Florence.....	".....	200	10,000 00
Booth, Mary.....	".....	5	250 00
Booth, Margaret J.....	".....	5	250 00
Cadham, J. O.....	Portage la Prairie, Man.....	10	500 00
Cameron, A. L.....	Victoria, B.C.....	30	1,500 00
Campbell, R. J.....	Winnipeg, Man.....	124	6,200 00
Carr, Evelyn M.....	Virden, Man.....	30	1,500 00
Carson, A.....	Toronto, Ont.....	6	300 00
Cassie, W. G. M.....	Winnipeg, Man.....	8	400 00
Clark, S. P.....	".....	40	2,000 00
Cockburn, Jennie.....	".....	30	1,500 00
Cockburn, J. W.....	".....	40	2,000 00
Cross, A. E.....	Calgary, Alta.....	10	500 00
Cross, Wm.....	Winnipeg, Man.....	50	2,500 00
Collum, Annie Maud.....	".....	20	1,000 00
Crowe, G. R.....	".....	210	10,500 00
Crowe, H.....	Brookline, Mass.....	250	12,500 00
Crowe, James Alex.....	Winnipeg, Man.....	20	1,000 00
Cruthers, Estate of S.....	Oakville, Ont.....	4	200 00
Culver, Estate of W. H.....	Winnipeg, Man.....	120	6,000 00
Davidson, Sophia E.....	Newdale, Man.....	5	250 00
Davidson, Jack Adrian.....	".....	5	250 00
Denison, A. L.....	Winnipeg, Man.....	107	5,350 00
Dowler, Jas. A.....	".....	20	1,000 00
Elliott, D. K.....	".....	62	3,100 00
Fitzgerald, Harry G.....	Lakefield, Ont.....	20	1,000 00
Flower, C. A.....	Uno P. O., Man.....	100	5,000 00
Forrest, Helen R.....	Winnipeg, Man.....	30	1,500 00
Foster, Fred. K.....	".....	35	1,750 00
Galt, Geo. F.....	".....	424	21,200 00
Galt, John.....	".....	953	47,650 00
Greene, J. J.....	Hamilton, Ont.....	50	2,500 00
Galt, G. F. & J.....	Winnipeg, Man.....	170	8,500 00
Hastings, Geo. V.....	".....	240	12,000 00
Hume, Mona.....	Edmonton, Alta.....	36	1,800 00
Hutchings, R. J.....	Calgary, Alta.....	20	1,000 00
Huxley, Joseph E.....	Winnipeg, Man.....	335	16,750 00
Hastings, Agnes S.....	".....	20	1,000 00

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## THE CANADIAN FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			\$ cts.
Holmes, Geo. D.....	Winnipeg, Man.....	10	500 00
Houson, G. A.....	".....	2	100 00
Ireland, W. W.....	Carberry, Man.....	10	500 00
Johnson, Mabel Frances.....	St. John's, Nfld.....	10	500 00
Johnston, W.....	Victoria, B. C.....	40	2,000 00
Phoebe E. Keddy & R. W. Earle, Ex. Will of J. Keddy	Brandon, Man.....	20	1,000 00
Kelly, Jennie W.....	Brandon, Man.....	10	500 00
Kinnisten, Est. of W. H.....	Caglar, Alta.....	20	1,000 00
Lougheed, James A.....	".....	20	1,000 00
Lashbrook, Ella.....	London, Ont.....	4	200 00
Macdonald, P. A.....	Winnipeg, Man.....	20	1,000 00
Mackenzie, Kenneth.....	".....	74	3,700 00
Manwaring, H. A.....	Birtle, Man.....	10	500 00
Marsh, D. W.....	Calgary, Alta.....	50	2,500 00
Marsh, G. T.....	Toronto, Ont.....	50	2,500 00
Martin, Robert.....	Walter, Kent, Eng.....	20	1,000 00
Matheson, R. M.....	Brandon, Man.....	30	1,500 00
Matheson, W. A.....	Winnipeg, Man.....	55	2,750 00
Meredith, Henry.....	Brandon, Man.....	66	3,300 00
Millar, T. B.....	Portage la Prairie, Man.....	50	2,500 00
Milroy, Thos., M. D.....	Winnipeg, Man.....	10	500 00
Mitchell, J. B.....	".....	40	2,000 00
Molson, Maria D.....	Calgary, Alta.....	12	600 00
Murdoch, Margaret O.....	Vancouver, B. C.....	36	1,800 00
Murphy, Ex. Est. of G. B.....	Carberry, Man.....	10	500 00
Monk, John B.....	Winnipeg, Man.....	24	1,200 00
McAllister, John E.....	".....	10	500 00
McDermott, P. J.....	Minnedosa, Man.....	10	500 00
McDiarmid, J.....	Brandon, Man.....	10	500 00
McDonald, John J.....	Winnipeg, Man.....	40	2,000 00
McKenny, J. T.....	St. Paul, Minn.....	12	600 00
McLenaghan, James.....	Toronto, Ont.....	50	2,500 00
McNaughton, Est. R. D.....	Winnipeg, Man.....	63	3,100 00
McBride, Edward.....	Calgary, Alta.....	4	200 00
McBride, Lillian.....	Red Deer, Alta.....	4	200 00
McBride, Minnie.....	London, Ont.....	4	200 00
McBride, J. D. (In trust).....	Cranbrook, B. C.....	4	200 00
Nanton, A. M.....	Winnipeg, Man.....	46	2,300 00
National Trust Co., Ex. Est. J. B. McLaren.....	".....	22	1,100 00
Newton, Chas. H.....	".....	10	500 00
Newton, Miss Lesley.....	".....	100	5,000 00
Northern Trusts Co.....	".....	50	2,500 00
O'Reilly, Frances B.....	Kingston, Ont.....	6	300 00
Parish, W. L.....	Winnipeg, Man.....	20	1,000 00
Parson, S. R.....	Toronto, Ont.....	100	5,000 00
Patton, F. L.....	Winnipeg, Man.....	10	500 00
Pearce, Margaret A.....	Calgary, Alta.....	20	1,000 00
Pearce, Wm.....	".....	20	1,000 00
Peppers, Maggie R.....	Winnipeg, Man.....	24	1,200 00
Powis, Edmund.....	London, Eng.....	400	20,000 00
Phillips, Louise.....	Winnipeg, Man.....	56	2,800 00
Redmond, James.....	Montreal, Que.....	124	6,200 00
Riley, Conrad S.....	Winnipeg, Man.....	500	25,000 00
Riley, J. H.....	".....	5	250 00
Riley, R. T.....	".....	507	25,350 00
Riley, W. J.....	Victoria, B. C.....	20	1,000 00
Robinson, Jerry.....	Winnipeg, Man.....	20	1,000 00
Rutherford, J. G.....	Calgary, Alta.....	10	500 00
Riley, Jean I.....	Winnipeg, Man.....	100	5,000 00
Richards, Nora Ann.....	".....	20	1,000 00
Rannard, Marion Black.....	".....	50	2,500 00
Riley, Mary.....	".....	30	1,500 00
Sanford, Mrs. H. S.....	Hamilton, Ont.....	50	2,500 00
Saunders, Bernard P.....	Halifax, N. S.....	16	800 00

SESSIONAL-PAPER No. 8

THE CANADIAN FIRE INSURANCE CO.—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			\$ cts.
Schofield, F. H.....	Winnipeg, Man.....	120	6,000 00
Scott, Hattie M.....	".....	30	1,500 00
Somerset, Eliz. S.....	Toronto, Ont.....	60	3,000 00
Somerset, W. B.....	".....	17	850 00
Stewart, Est. D. A.....	Halifax, N. S.....	40	2,000 00
Stitt, Wm.....	Winnipeg, Man.....	74	3,700 00
Stobart, F. W.....	Bedford, Eng.....	550	27,500 00
" (in trust for Amy M. Jeffcock).....	".....	6	300 00
" (in trust for F. E. Stobart).....	".....	4	200 00
" (in trust for Grace M. Wilkinson).....	".....	8	400 00
" (in trust for Phoebe B. Stobart).....	".....	4	200 00
W M.....	".....	2	100 00
Stoddart, Kenneth B.....	Winnipeg, Man.....	40	2,000 00
Standard Trusts Co., Ex. Est. of R. S. Barrow.....	".....	120	6,000 00
Standard Trusts Co., Ex. Est. of Sir Wm. Whyte.....	".....	50	2,500 00
Stoddart, Norma.....	Calgary, Alta.....	24	1,200 00
Stoddart, Caroline.....	".....	4	200 00
Steer, Walter J.....	Winnipeg, Man.....	10	500 00
Steer, Lillian.....	".....	4	200 00
Standard Trusts Co., Ex. Est. of N. Bawlf.....	".....	64	3,200 00
Tufts, Prof. J. F.....	Wolfville, N. S.....	100	5,000 00
Thomson, Wm. H. (In trust).....	Portage la Prairie, Man.....	10	500 00
Walker, Thos. D., M. D.....	St. John, N. B.....	20	1,000 00
Waller, Frederick.....	Winnipeg, Man.....	20	1,000 00
Webb, Mabel T.....	Quebec, Que.....	124	6,200 00
Wellwood, Sarah Jane.....	Minnedosa, Man.....	28	1,400 00
Whitla, Eleanor Kathleen.....	Winnipeg, Man.....	22	1,100 00
Wilson, R. R.....	".....	174	8,700 00
Windatt, Clara Isabella.....	Bowmanville, Ont.....	20	1,000 00
Wright, S. R.....	Swan River, Man.....	16	800 00
Young, A. L.....	Souris, Man.....	12	600 00
Totals.....		10,000	\$ 500,000 00

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## CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

ADVISORY COMMITTEE (As at February 26, 1917.)

Province of Ontario.—W. E. Bigwood; Duncan McLaren; Province of Quebec.—Arthur H. Campbell;  
W. C. Hughson.

## THE CANADIAN SURETY COMPANY.

LIST OF DIRECTORS (As at February 21, 1917.)

F. W. Lafrentz, Pres.; Geo. Burn, Vice-Pres.; T. Bradshaw, R. R. Brown, F. G. Osler, F. J. Parry,  
J. B. Laidlaw, Henry C. Willcox, W. H. Hall.

LIST OF SHAREHOLDERS (As at Dec. 31, 1916.)

Name.	Address.	Amount subscribed and paid in cash.
		\$
Lafrentz, F. W.....	New York, N. Y.....	2,500
Foy, Hon. J. J., Estate.....	Toronto, Ont.....	2,500
Bradshaw, T.....	".....	2,500
Brown, R. R.....	New York, N. Y.....	2,500
Burn, Geo.....	Ottawa, Ont.....	2,500
Deming, Richard.....	New York, N. Y.....	2,500
Hall, W. H.....	Toronto, Ont.....	2,500
Laidlaw, John B.....	".....	2,500
Willcox, Henry C.....	New York, N. Y.....	2,500
Amsuco Securities Co.....	".....	177,500
Totals.....		\$ 200,000

## SESSIONAL PAPER No. 3

## THE CASUALTY COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 27, 1917.)

Arthur L. Eastmure, President and Managing Director; H. S. Strathy, C. S. Blackwell, A. E. Renfrew,  
A. G. Strathy, W. J. Keens, A. W. Eastmure, W. W. Cumming and Hon. Thos Crawford.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Adams, Dr. J. Frank.....	Toronto, Ont.....	2	200 00	100 00
Abbott, J. W.....	New York, N.Y.....	2	200 00	100 00
Allen, Edward.....	Toronto, Ont.....	1	100 00	50 00
Alley, John A. M.....	".....	1	100 00	50 00
Arnsden, Lionel G.....	".....	1	100 00	50 00
Anderson, James E.....	".....	1	100 00	50 00
Anderson, James S.....	".....	1	100 00	50 00
Annandale, A. W.....	".....	1	100 00	30 00
Arnold, Frank W.....	".....	5	500 00	83 35
Ardagh, Henry H.....	Barrie, Ont.....	1	100 00	50 00
Ashworth, James J.....	Toronto, Ont.....	5	500 00	250 00
Ashbridge, Jesse.....	".....	10	1,000 00	500 00
Ashdown, V. E.....	".....	1	100 00	16 67
Abbott, Frank E.....	".....	3	300 00	150 00
Alderson, W. H.....	".....	2	200 00	100 00
Anderson, George.....	".....	1	100 00	16 67
Armstrong, Fred W.....	".....	1	100 00	50 00
Addison, W. F.....	".....	2	200 00	100 00
Aikenhead, Thomas E.....	".....	1	100 00	50 00
Archibald, C. E.....	Montreal, Que.....	1	100 00	50 00
Appleton, John.....	Toronto, Ont.....	1	100 00	50 00
Ashworth, E. M.....	".....	1	100 00	36 67
Bergh, Charles V.....	Philadelphia, Pa.....	10	1,000 00	300 00
Bowen, Thomas J.....	Toronto, Ont.....	2	200 00	16 67
Bartram, J. B.....	".....	1	100 00	50 00
Black, S. W. & Co.....	".....	4	400 00	200 00
Barker, W. A.....	".....	2	200 00	100 00
Barnard, F. M.....	Montreal, Que.....	1	100 00	50 00
Brown, Philip H.....	Toronto, Ont.....	1	100 00	50 00
Bonnell, W. H. M.....	".....	1	100 00	50 00
Brown, T. A.....	".....	2	200 00	100 00
Bilton, Thomas.....	".....	1	100 00	50 00
Boland, E. T.....	".....	2	200 00	100 00
Bruce, J. Stuart.....	".....	1	100 00	16 67
Booth, Charles.....	".....	2	200 00	100 00
Bishop, W. E.....	".....	1	100 00	50 00
Boase, Joseph B.....	".....	5	500 00	250 00
Boase, Mrs. Claire E.....	".....	5	500 00	250 00
Birrell, Howard H.....	".....	1	100 00	16 67
Bollard, Arthur.....	".....	1	100 00	50 00
Blackwell, Charles S.....	".....	25	2,500 00	1,250 00
Burns, Edward.....	".....	2	200 00	100 00
Bishop, George H.....	Montreal, Que.....	1	100 00	50 00
Bulley, Samuel.....	Toronto, Ont.....	1	100 00	50 00
Business Systems' Ltd.....	".....	2	200 00	100 00
Brown, Nicholas.....	".....	1	100 00	50 00
Bonke, G. Wilfred.....	".....	1	100 00	50 00
Blachford, Horace P.....	".....	2	200 00	100 00
Bender, Charles A.....	".....	1	100 00	50 00
Croft, William.....	".....	1	100 00	50 00
Clarke, Estate A. R.....	".....	1	100 00	50 00
Colas, George, Ltd.....	".....	1	100 00	50 00
Calvert, J. H.....	".....	1	100 00	50 00

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## THE CASUALTY COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Caldwell, A. W.....	Toronto, Ont.....	1	100	00	33	34
Campbell, J. B.....	"	1	100	00	50	00
Carswell, Robert.....	"	2	200	00	100	00
Campbell, George H.....	"	1	100	00	16	67
Cane, James G.....	"	1	100	00	16	67
Carveth, John A.....	"	2	200	00	100	00
Chapman, A. H.....	"	2	200	00	100	00
Cleghorn, Thomas H.....	"	1	100	00	50	00
Chapin, Arthur S.....	"	1	100	00	50	00
Chapman, Stephen H.....	"	1	100	00	50	00
Cooper, Hubert A.....	"	1	100	00	50	00
Clubb, Arthur F.....	"	2	200	00	100	00
Collins, Charles H.....	"	2	200	00	100	00
Charles, R. Christie.....	Cobocook, Ont.....	2	200	00	33	34
Coryell, C. S.....	Toronto, Ont.....	2	200	00	100	00
Culver, Frank L.....	"	5	500	00	250	00
Cumming, Walter W.....	"	2	200	00	100	00
Cumming, Walter W.....	"	23	2,300	00	230	00
Cutten and Foster.....	"	10	1,000	00	500	00
Campbell, Enos M.....	"	1	100	00	50	00
Cumming, Charles C.....	"	1	100	00	50	00
Crawford, Hon. Thos.....	"	25	2,500	00	250	00
Douglas, W. Milne.....	"	2	200	00	33	34
Davison, R. C.....	"	1	100	00	16	67
Dale, Joseph G.....	"	1	100	00	50	00
Despard, W. H.....	"	1	100	00	50	00
DeGruchy, John.....	"	1	100	00	50	00
Dorenwend, H.....	"	2	200	00	33	34
Donovan, Harry B.....	"	1	100	00	50	00
Eastmure, Arthur L.....	"	50	5,000	00	2,500	00
Elliott, Smith.....	Kingston, Ont.....	1	100	00	10	00
Equi, W. J.....	Toronto, Ont.....	1	100	00	50	00
Eby, Estate J. F.....	"	1	100	00	50	00
Eastmure, A. Wyburn.....	"	25	2,500	00	250	00
Eastmure, Mrs. L. H.....	"	1	100	00	50	00
Five-in-One Letter Env. Co.....	"	1	100	00	50	00
Fraser, Dr. R. Douglas.....	"	2	200	00	100	00
Fountain, William.....	"	2	200	00	60	00
Greedy, John G.....	"	5	500	00	50	00
Greene, R. H.....	"	5	500	00	250	00
Green, John C. & Co.....	"	1	100	00	50	00
Gibson, R. L.....	"	1	100	00	50	00
Gilverson, A. E.....	"	1	100	00	50	00
Gourlay, R. S.....	"	1	100	00	50	00
Gouinlock, George Estate.....	"	2	200	00	100	00
Hobberlin, A. M.....	"	1	100	00	50	00
Hayes, F. Barry.....	"	1	100	00	50	00
Hewitt, Arthur.....	"	1	100	00	50	00
Howard, Lewis.....	"	1	100	00	50	00
Hill, George A.....	"	1	100	00	33	34
Hutson, J. T. and H.....	"	1	100	00	50	00
Hodgins, John F.....	"	1	100	00	50	00
Hopkins, Edward.....	"	2	200	00	100	00
Hillary, Norman T.....	Winnipeg, Man.....	1	100	00	50	00
Hales, Edward.....	Toronto, Ont.....	2	200	00	100	00
Hardy, Henry R.....	"	2	200	00	100	00
Heintzman, Herman.....	"	5	500	00	250	00
Henderson, Thomas A.....	"	1	100	00	50	00
Jones, J. Gordon.....	"	5	500	00	250	00
Keens, James H.....	"	2	200	00	100	00
Keens, Walter J.....	"	10	1,000	00	500	00
Keens, Walter J.....	"	15	1,500	00	150	00
Langley, Elliott W.....	"	10	1,000	00	133	33
Longwell, Alexander.....	"	2	200	00	100	00

## SESSIONAL PAPER No. 8

## THE CASUALTY COMPANY OF CANADA.—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Lanskail, C. E.	Toronto, Ont.	1	100 00	50 00
Lytle, Mrs. Agnes E.	"	2	200 00	100 00
Mowat, H. M.	"	1	100 00	50 00
Mills, Thomas	Kingston, Ont.	1	100 00	10 00
Martin, William	North Bay, Ont.	1	100 00	50 00
Medland, T. J.	Toronto, Ont.	1	100 00	50 00
Morson, W. R.	"	1	100 00	50 00
Miller, Thomas W.	"	2	200 00	100 00
Morrice, W. J.	Montreal, Que.	1	100 00	50 00
McLaughlin, Dr. R. G.	Toronto, Ont.	1	100 00	50 00
McPherson, Allan	"	2	200 00	100 00
Norrie, E. J. C.	"	2	200 00	86 67
Oliver, Joseph	"	1	100 00	16 67
Pringle, C. H.	"	2	200 00	50 00
Pepler, Dr. W. H.	"	2	200 00	23 33
Prudhomme, C. F.	"	2	200 00	100 00
Punchard, T. R.	"	2	200 00	33 34
Pafford, A. H.	"	1	100 00	50 00
Phillips, A. J.	"	2	200 00	100 00
Pringle, Alexander	Montreal, Que.	1	100 00	50 00
Renfrew, Allan E.	Toronto, Ont.	10	1,000 00	300 00
Renfrew, Allen E.	"	15	1,500 00	150 00
Rous, Mrs. C. C.	"	1	100 00	13 34
Richardson, J. W.	North Bay, Ont.	1	100 00	50 00
Strathy, G. B.	Toronto, Ont.	1	100 00	50 00
Seager, John R.	"	2	200 00	33 34
Stewart, William B.	"	1	100 00	50 00
Simmers, Herman	"	1	100 00	50 00
Strathy, A. Gowan	"	10	1,000 00	500 00
Strathy, A. Gowan	"	15	1,500 00	150 00
Strathy, A. G., Ltd.	"	4	400 00	40 00
Strathy, Miss E. L. M.	"	5	500 00	250 00
Strathy, Henry S.	"	50	5,000 00	500 00
Smith, Harold T.	"	50	5,000 00	250 00
Stoddart, Charles J.	"	1	100 00	50 00
Stevenson, N. J.	"	4	400 00	141 07
Somers, James	"	2	200 00	100 00
Staunton, Thomas A.	"	1	100 00	50 00
Taft, John W.	"	2	200 00	100 00
Thompson, George W.	"	2	200 00	100 00
Wilson, Dr. R. J.	"	1	100 00	50 00
Waddington, Herbert	"	1	100 00	50 00
Willard, J. C.	"	1	100 00	50 00
Westwood, Benjamin	"	1	100 00	50 00
Wickett, S. R.	"	1	100 00	50 00
Wood, William H.	"	1	100 00	50 00
Walker, James R.	Montreal, Que.	1	100 00	50 00
Worden, William H.	Toronto, Ont.	1	100 00	50 00
Wiltse, Herbert G.	"	1	100 00	50 00
Wood, David O.	"	1	100 00	50 00
Wood, W. Lloyd	"	1	100 00	50 00
Wilson, John	"	1	100 00	50 00
Wilson, Norman D.	"	1	100 00	40 00
Worts, J. Gooderham	"	1	100 00	50 00
Wheeler, Alexander E.	"	1	100 00	50 00
Yorston, James A.	"	1	100 00	50 00
Young, Melville	"	1	100 00	50 00
Allen, Benjamin	"	2	200 00	.....
Allen, Frank B.	"	1	100 00	.....
Ansley, A. M. N.	"	1	100 00	.....
Abrey, George S.	"	1	100 00	.....
Alison, Thomas H. C.	"	1	100 00	.....
Atkinson, J. Leonard	"	2	200 00	33 33
Burnett, Harris W.	"	1	100 00	.....

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THE CASUALTY COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Bryce, Alexander.....	Toronto, Ont.....	5	500 00	
Darrall, Charles H.....	".....	1	100 00	
Hallworth, J. B.....	".....	1	100 00	
Harty, Hon. William.....	Kingston, Ont.....	1	100 00	50 00
Leitch, George C.....	Toronto, Ont.....	1	100 00	
McCausland, W. M.....	".....	1	100 00	
Nerlich, Emil.....	".....	1	100 00	
Plow, Mrs. C. S.....	Montreal, Que.....	10	1,000 00	
Plow, George S.....	".....	15	1,500 00	
Perrin, James H.....	Toronto, Ont.....	1	100 00	
Radford, William.....	".....	1	100 00	
Stapells, R. A.....	".....	1	100 00	
Symons, W. L.....	".....	1	100 00	
White, Dr. J. W.....	".....	1	100 00	
Fletcher, Macfarlane & Co.....	".....	2	200 00	100 00
MacMahon, Harold W.....	".....	1	100 00	50 00
Nicholson, James.....	".....	2	200 00	100 00
Wickware, Robert C.....	".....	1	100 00	50 00
Brown, John W.....	".....	1	100 00	
Totals.....		671	\$ 67,100 00	\$ 19,687 83

## SESSIONAL PAPER No. 8

## CHARTERED TRUST AND EXECUTOR COMPANY.

(Formerly The Title and Trust Company).

LIST OF DIRECTORS—(As at Feb. 26, 1917.)

E. F. B. Johnston, K.C., Pres.; Hon. W. A. Charlton, Noel Marshall and W. J. Gage, Vice-Presidents;  
W. K. George, W. R. Hobbs, D. B. Hanna, Jas. B. Tudhope, Jacob Kohler, R. Wade, Allan  
McPherson and John J. Gibson, Managing Director.

LIST OF SHAREHOLDERS—(As at December 31, 1916.)

Name.	Address.	Amount subscribed.	Amount paid up.
		\$ cts.	\$ cts.
Johnston, E. F. B.	Toronto, Ont.	16,000 00	12,250 00
Charlton, Hon. W. A.	"	21,000 00	14,700 00
Gage, W. J.	"	16,000 00	11,200 00
Jenkins, Thomas	"	16,000 00	11,200 00
Hardy, James	"	16,000 00	11,200 00
Tudhope, James B.	Orillia, Ont.	16,000 00	10,400 00
Hobbs, W. R.	Toronto, Ont.	15,000 00	10,500 00
Clark, W. J.	"	6,000 00	4,200 00
Marshall, Noel	"	27,500 00	19,250 00
George, W. K.	"	6,000 00	6,000 00
Smith, Alex.	Ottawa, Ont.	2,000 00	1,300 00
Hees, George H., estate	Toronto, Ont.	20,000 00	20,000 00
Kohler, Jacob	Cayuga, Ont.	6,000 00	4,200 00
Anderson, Frances D.	Ottawa, Ont.	3,000 00	3,000 00
Thomson, Wm.	Orillia, Ont.	2,000 00	1,300 00
Wade, R.	"	15,000 00	10,500 00
Bartlett, Mrs. Clara C.	"	5,000 00	5,000 00
McPherson, Allan	Longford Mills, Ont.	16,000 00	9,888 00
Tudhope, W. H.	Orillia, Ont.	5,000 00	3,500 00
Burgess, R. K., Estate	Toronto, Ont.	5,000 00	3,500 00
Ramsay, Wm.	Bowland, Scotland	5,000 00	5,000 00
Gibson, John J.	Toronto, Ont.	5,100 00	3,600 00
Aikins, H. W.	"	1,000 00	700 00
Somers, G. T.	"	2,000 00	1,100 00
Wehster, T. Shaw	"	1,000 00	1,000 00
Russell, Thos. A.	"	500 00	500 00
Auden, H. W.	"	500 00	350 00
Jelly, R. R.	Brandon, Man.	2,500 00	1,907 93
Grant, Gideon	Toronto, Ont.	2,500 00	1,375 00
Dods, Andrew	"	2,500 00	2,500 00
Hanna, D. B.	"	6,000 00	4,200 00
Prentiss, J. M.	"	500 00	325 00
Kohler, Mrs. Sarah J.	Cayuga, Ont.	2,000 00	1,400 00
McMahon, H. P.	St. Thomas, Ont.	500 00	350 00
Marshall, N. C.	Toronto, Ont.	1,000 00	700 00
MacKenzie, Alexander	"	1,000 00	1,000 00
Kerry, Kay	Montreal, Que.	2,400 00	2,400 00
Paterson, Mary Ethel	"	1,200 00	1,200 00
McIntosh, R. W., and Kay Kerry	Boston, Mass.	600 00	600 00
Paterson, N. L.	Toronto, Ont.	300 00	300 00
McIntosh, R. W.	Boston, Mass.	300 00	300 00
Ireland, Jean P.	Toronto, Ont.	100 00	100 00
Totals		\$273,000 00	\$ 203,995 93

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## THE DOMINION FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at Feb. 19, 1917).

R. F. Massie, Pres.; P. Pocock, Vice-Pres.; Henry Brock, N. W. Renwick, Sec.; R. S. Cassels, K.C.,  
E. Ostiguy, T. Walker, R. J. Hutchings, R. Kelly.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Andrews, Arthur T.	Winnipeg, Man.	5	500 00	360 00
Austen, Percy G.	Halifax, N.S.	5	500 00	500 00
Austen, J. Howe	"	5	500 00	500 00
Arthur, R. A., M.D.	Sudbury, Ont.	5	500 00	500 00
Bownass, Wm.	Victoria, B.C.	10	1,000 00	700 00
Baskerville, Chas. A.	Winnipeg, Man.	5	500 00	400 00
Bawlf, Nicholas, Estate.	"	50	5,000 00	3,500 00
Bellamy, Thos.	Edmonton, Alta.	10	1,000 00	800 00
Bartlett, James H.	Souris, Man.	10	1,000 00	700 00
Brock, Henry	Toronto, Ont.	50	5,000 00	4,000 00
Bradley, Levi.	High River, Alta.	5	500 00	350 00
Brais & Dupras	Longueuil, Que.	5	500 00	400 00
Brimacombe, Matthew A.	Vermilion, Alta.	3	300 00	240 00
Brewster, Wm. A.	Banff, Alta.	5	500 00	285 00
Black, D. E.	Calgary, Alta.	3	300 00	240 00
Bouey, John N. & Chas.	Winnipeg, Man.	5	500 00	400 00
Bell, Nat.	Edmonton, Alta.	5	500 00	400 00
Bathalon, J. B. S.	St. Liboire, Que.	10	1,000 00	800 00
Bickerton, James G.	Woodstock, Ont.	5	500 00	500 00
Beatty, James H., Estate.	Toronto, Ont.	25	2,500 00	2,500 00
Butler, R. E.	Woodstock, Ont.	6	600 00	600 00
Costigan, C.	Portage la Prairie, Man.	5	500 00	400 00
Clark, Chas. W.	Toronto, Ont.	4	400 00	200 00
Curran, Jos. B.	Brandon, Man.	5	500 00	400 00
Courtney, T. F.	Halifax, N.S.	10	1,000 00	800 00
Crowell, Maurice O.	"	10	1,000 00	800 00
Craig, Thomas	Ridgetown, Ont.	2	200 00	160 00
Collins, Franklin	Winnipeg, Man.	50	5,000 00	4,000 00
Coventry, Bros.	Moosejaw, Sask.	10	1,000 00	800 00
Carleton, James G.	St. John, N.B.	1	100 00	80 00
Carstens, Hugo	Winnipeg, Man.	5	500 00	250 00
Cassels, R. S.	Toronto, Ont.	50	5,000 00	4,000 00
Curtis, John H.	Nanton, Alta.	3	300 00	240 00
Cressman, Millo.	Staveley, Alta.	2	200 00	160 00
Crosby, Louis S.	Banff, Alta.	3	300 00	240 00
Campbell, R. J.	Boissevain, Man.	5	500 00	400 00
Campeau, J. A., & Co.	Thetford Mines, Que.	2	200 00	160 00
Crews, J. G.	North Bay, Ont.	5	500 00	500 00
Clewo, Robt. W.	Toronto, Ont.	5	500 00	500 00
Caswell, Thos., Estate.	"	5	500 00	500 00
Croucher, Miss Margaret M.	Saskatoon, Sask.	5	500 00	500 00
Cowan, Thos. H.	Portage la Prairie, Man.	10	1,000 00	700 00
Comer, Mrs. Ida M.	Calgary, Alta.	10	1,000 00	800 00
Côté, Jos.	Ottawa, Ont.	3	300 00	240 00
Deacon, W. H., Estate.	Winnipeg, Man.	5	500 00	400 00
Doyle, Ernest M.	Calgary, Alta.	5	500 00	400 00
Dorrell, Henry	Moosejaw, Sask.	10	1,000 00	800 00
Donaldson, Jos.	Brandon, Man.	5	500 00	400 00
Desjardines, J. M.	Laurentides, Que.	2	200 00	160 00
Drulard, Chas. H.	Windsor, Ont.	5	500 00	500 00
Douglas, H. W. B.	Edmonton, Alta.	20	2,000 00	1,100 00
Edwards, Robt. H.	Halifax, N.S.	5	500 00	400 00
Edgecombe, Mrs. Helen G.	St. John, N.B.	10	1,000 00	800 00

## SESSIONAL PAPER No. 8

## THE DOMINION FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Fairbairn, James.....	Portage la Prairie, Man.	5	500 00	400 00
Fleming, John H.....	Maple Creek, Sask.....	5	500 00	400 00
Fear, Wm. H. & Geo. M.....	Banff, Alta.....	5	500 00	400 00
Foisy, J. H.....	Montreal, Que.....	2	200 00	160 00
Fraser, John D.....	Tuxford, Sask.....	10	1,000 00	800 00
Fleury, H. W. (in trust).....	Aurora, Ont.....	10	1,000 00	1,000 00
Fleury, Leila M.....	"	5	500 00	500 00
Field, Edward.....	Toronto, Ont.....	5	500 00	500 00
Fleming, H. O.....	Windsor, Ont.....	5	500 00	500 00
Farrell, Hon. Just. A. G.....	Moosomin, Sask.....	10	1,000 00	800 00
Goodridge, Henry, Estate.....	Edmonton, Alta.....	10	1,000 00	800 00
Green, Patrick.....	Winnipeg, Man.....	3	300 00	240 00
Griffiths, Thos.....	"	3	300 00	240 00
Gunn, J. A., M.D.....	Winnipeg, Man.....	10	1,000 00	500 00
Gardner, Arthur C.....	"	5	500 00	400 00
Gordon, Chas.....	Vegreville, Alta.....	3	300 00	240 00
Gainer, J.....	Edmonton, South, Alta.....	3	300 00	240 00
Gareau, J. O.....	Montreal, Que.....	2	200 00	160 00
Garland, Nicholas.....	Toronto, Ont.....	5	500 00	500 00
Gordon, Geo., Estate.....	Woodstock, Ont.....	5	500 00	500 00
Greenizen, Isaac.....	Petrolia, Ont.....	2	200 00	200 00
Huston, James.....	Manitou, Man.....	5	500 00	400 00
Harlow, Robt. J.....	Victoria, B.C.....	5	500 00	400 00
Hoover & Co.....	Winnipeg, Man.....	10	1,000 00	800 00
Hanlon, Michael.....	"	10	1,000 00	800 00
Hutchings, R. J.....	Calgary, Alta.....	50	5,000 00	4,000 00
Higgs, Frederick F.....	Victoria, B.C.....	20	2,000 00	1,000 00
Hatfield, Thos. A.....	Vancouver, B.C.....	50	5,000 00	4,000 00
Heinmiller, Edwin J.....	Prince Albert, Sask.....	5	500 00	350 00
Hill, W. H. A.....	Regina, Sask.....	15	1,500 00	750 00
Henderson, Geo. G.....	Fernie, B.C.....	5	500 00	400 00
Hitchcock, Arthur.....	Moosejaw, Sask.....	10	1,000 00	800 00
Hunter, Helen.....	Hartney, Man.....	5	500 00	400 00
Hasselfield, Chas. F.....	Deloraine, Man.....	5	500 00	350 00
Hall & Fairweather.....	St. John, N.B.....	10	1,000 00	800 00
Higinbotham, John D.....	Lethbridge, Alta.....	5	500 00	400 00
Haddin, John.....	Winnipeg, Man.....	2	200 00	160 00
Holmes, James.....	Woodstock, Ont.....	15	1,500 00	1,500 00
Hastings, A. O., M.D.....	Toronto, Ont.....	5	500 00	500 00
Harper, W. H., Estate.....	Chatham, Ont.....	5	500 00	500 00
Halliday, Mrs. May.....	Halifax, N.S.....	10	1,000 00	1,000 00
Johnston, Wm.....	Victoria, B.C.....	10	1,000 00	800 00
Jackson Bros.....	Edmonton, Alta.....	10	1,000 00	595 00
Johnston, J. M., M.D. (in trust).....	Toronto, Ont.....	5	500 00	500 00
Jackson, Geo. N.....	Winnipeg, Man.....	20	2,000 00	1,275 00
Kelly, Robt.....	Vancouver, B.C.....	50	5,000 00	3,500 00
Knott, Frederick J.....	Winnipeg, Man.....	5	500 00	330 00
Kent & Brown Co., Ltd.....	Moosejaw, Sask.....	5	500 00	400 00
Kennedy, James, Estate.....	St. John, N.B.....	13	1,300 00	1,300 00
Kieffer Bros.....	Montreal, Que.....	2	200 00	160 00
Karn, C. J., M.D.....	Kitchener, Ont.....	10	1,000 00	1,000 00
Likely, Jos. A.....	St. John, N.B.....	13	1,300 00	1,300 00
Lush, Frank.....	Wainwright, Alta.....	5	500 00	400 00
Lawlor, Thos. J.....	Killarney, Man.....	10	1,000 00	475 00
Ludlow, James H.....	Winnipeg, Man.....	3	300 00	240 00
Lussier & Guimont.....	St. Hyacinthe, Que.....	10	1,000 00	800 00
Lovett, H. A., K.C.....	Montreal, Que.....	5	500 00	500 00
Leaver, Geo.....	Toronto, Ont.....	5	500 00	500 00
Lewis, Wm.....	Mount Forest, Ont.....	5	500 00	500 00
Lang, Lisgar L.....	Winnipeg, Man.....	10	1,000 00	800 00
Massie, Robt. F.....	Toronto, Ont.....	200	20,000 00	16,000 00
Magrath, Hart & Co.....	Edmonton, Alta.....	50	5,000 00	2,500 00
Muir, Wm.....	Brandon, Man.....	30	3,000 00	2,400 00
Maynard, James.....	Victoria, B.C.....	25	2,500 00	2,000 00

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## THE DOMINION FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Mickle, Geo. T.	Ridgetown, Ont.	2	200 00	160 00
Morrison & Johnston	Lacombe, Alta.	10	1,000 00	800 00
Mathews, Edward C.	Victoria, B.C.	10	1,000 00	800 00
Macdonald, Duncan M.	Winnipeg, Man.	10	1,000 00	375 00
Murphy, Wm. Geo.	Carberry, Man.	5	500 00	350 00
Munro, Robt.	Winnipeg, Man.	50	5,000 00	4,000 00
Morris, Edw. A.	Vancouver, B.C.	50	5,000 00	4,000 00
Macdonell, D. G.	"	25	2,500 00	1,750 00
Mitchell, Lieut.-Col. J. B.	Winnipeg, Man.	5	500 00	400 00
Martin, Wm. D.	Moncton, N.B.	5	500 00	400 00
Meredith, Henry	Brandon, Man.	2	200 00	160 00
Moore, Thomas	Woodstock, Ont.	10	1,000 00	1,000 00
Murphy, Wm. James	Mount Forest, Ont.	10	1,000 00	1,000 00
Miller, B. B.	Warton, Ont.	5	500 00	500 00
Mann, F. H.	Windsor, Ont.	5	500 00	500 00
Meiklejohn, J.	Harriston, Ont.	2	200 00	200 00
McTavish, A. R.	Calgary, Alta.	5	500 00	400 00
McRae, Alex. C.	Winnipeg, Man.	5	500 00	400 00
McMillan, Allen F.	Vancouver, B. C.	1	100 00	80 00
McDermott, Patrick Jos.	Minnedosa, Man.	10	1,000 00	800 00
McNaughton, James	Carmanagay, Alta.	5	500 00	400 00
McKenzie & Mann	Swift Current, Sask.	5	500 00	400 00
McBride, Edward	Calgary, Alta.	10	1,000 00	700 00
McCarthy, Edw.	Regina, Sask.	25	2,500 00	1,450 00
McKillop, Dougald	Portage la Prairie, Man.	5	500 00	400 00
McRobbie, John H.	St. John, N.B.	13	1,300 00	1,300 00
McElvanny, Wm. J.	Winnipeg, Man.	5	500 00	400 00
McDougall, A.	Pictou, N. S.	5	500 00	500 00
McClellan, S. E.	Medicine Hat, Alta.	5	500 00	250 00
Neilson, Hugh	Calgary, Alta.	10	1,000 00	800 00
Nankin, Samuel	Toronto, Ont.	15	1,500 00	750 00
Naden, Thos. H.	Macclesfield, Eng.	5	500 00	400 00
Normand, N.	Laurierville, Que.	1	100 00	80 00
Osborne, Wm. J.	Winnipeg, Man.	10	1,000 00	800 00
Outhit, C. W.	Halifax, N.S.	10	1,000 00	800 00
On, Mar.	Blairmore, Alta.	3	300 00	300 00
Ostiguy, Emile	Montreal, Que.	142	14,200 00	12,500 00
Pocock, Philip	London, Ont.	55	5,500 00	4,400 00
Parker, James	Langford, B.C.	5	500 00	250 00
Parker, Wm. A.	Manitou, Man.	5	500 00	400 00
Payne, H. R. A.	Winnipeg, Man.	5	500 00	400 00
Paine, Wm. B.	"	10	1,000 00	525 00
Powell, James A.	Edmonton, Alta.	20	2,000 00	700 00
Pringle, Mrs. M. W.	Belleville, Ont.	3	300 00	300 00
Peterson, Charles J.	Vancouver, B.C.	10	1,000 00	700 00
Pollock, Wm.	Maple Creek, Sask.	20	2,000 00	1,600 00
Queen, J. M.	St. John, N.B.	5	500 00	250 00
Quick, Gordon W.	Maple Creek, Sask.	10	1,000 00	800 00
Renwick, Neil W.	Toronto, Ont.	50	5,000 00	4,000 00
Ross, Daniel N.	Winnipeg, Man.	5	500 00	400 00
Robertson & Hackett	Vancouver, B.C.	10	1,000 00	800 00
Reid, Chas.	Swift Current, Sask.	10	1,000 00	800 00
Reid, Thomas	Regina, Sask.	5	500 00	400 00
Rose, Fred'k. E.	St. Stephen, N.B.	50	5,000 00	4,000 00
Riddell, John R.	Moose Jaw, Sask.	5	500 00	400 00
Rundle, Wm. P.	Winnipeg, Man.	5	500 00	200 00
Rutherford, est. John R. M.D.	Aurora, Ont.	10	1,000 00	1,000 00
Rennie, Wm. H.	Winnipeg, Man.	5	500 00	500 00
Ross, James	Edmonton, Alta.	10	1,000 00	700 00
Shea, Patrick	Winnipeg, Man.	5	500 00	400 00
Senecal, Revl L. A.	St. Hyacinthe, Que.	5	500 00	400 00
Schnarr, Wm. J.	Killarney, Man.	5	500 00	400 00
Stephens, G. F. & Co. Ltd.	Winnipeg, Man.	5	500 00	400 00
Sherlock, Philip J.	Killarney, Man.	2	200 00	160 00

## SESSIONAL PAPER No. 8

## THE DOMINION FIRE—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Sutherland, Donald MacL.....	Boissevain, Man.....	6	600 00	480 00
Shannon, Wellington B.....	Tara, Ont.....	5	500 00	400 00
Smith, Geo. K.....	Moose Jaw, Sask.....	5	500 00	400 00
Smith, Wm. H.....	Lenore, Man.....	5	500 00	400 00
Siechenbaum, H.....	Victoria, B.C.....	13	1,300 00	1,040 00
Smith, Edw. J. C.....	".....	5	500 00	400 00
Sihhett & Hallett.....	Nanton, Alta.....	3	300 00	210 00
Spencer, John H.....	Medicine Hat, Alta.....	1	100 00	80 00
Sutherland, James A.....	Drumheller, Alta.....	3	300 00	210 00
Stuart, T. R. & Co.....	Calgary, Alta.....	5	500 00	400 00
Solis, E. H.....	Outremont, Que.....	5	500 00	400 00
Sutherland, Wm. H.....	Ingersoll, Ont.....	5	500 00	500 00
Storey, D.....	Ottawa, Ont.....	5	500 00	500 00
Scott, Mrs. Bess, est.....	Halifax, N.S.....	15	1,500 00	1,500 00
Scott, David A.....	".....	30	3,000 00	3,000 00
Struthers, est. R. B.....	Montreal, Que.....	5	500 00	500 00
Scott, Angus M.....	Edmonton, Alta.....	5	500 00	500 00
Skitch, Alfred.....	Welland, Ont.....	2	200 00	200 00
Thomas, Robt. C.....	Calgary, Alta.....	20	2,000 00	1,600 00
Thorne, Levert H.....	St. John, N.B.....	1	100 00	80 00
Tenaile, Daniel J., est.....	Maple Creek, Sask.....	10	1,000 00	500 00
Turner, Hyles E.....	Winnipeg, Man.....	5	500 00	400 00
Taylor, Frank L.....	Winnipeg, Man.....	5	500 00	400 00
Troughton, E.....	Lumsden, Sask.....	2	200 00	160 00
Trudel, Benoit.....	Montreal, Que.....	3	300 00	240 00
Taylor, E. L.....	Winnipeg, Man.....	20	2,000 00	700 00
Urquhart, Andrew.....	Lacombe, Alta.....	20	2,000 00	1,600 00
Underwood, Thomas.....	Calgary, Alta.....	25	2,500 00	1,250 00
Wilson, Alexander.....	Victoria, B.C.....	5	500 00	400 00
Williamson, Bros.....	Edmonton, Alta.....	10	1,000 00	525 00
Welch, Alex. R.....	Boissevain, Man.....	10	1,000 00	800 00
Whitla, H. W.....	Winnipeg, Man.....	10	1,000 00	650 00
White & Manahan.....	".....	5	500 00	400 00
Wellington, John H.....	Moose Jaw, Sask.....	10	1,000 00	800 00
Walton, Geoffrey H.....	Victoria, B.C.....	25	2,500 00	2,000 00
Wilkinson, James B.....	Vancouver, B.C.....	5	500 00	270 00
Welliver, R. B.....	Red Deer, Alta.....	1	100 00	50 00
Williams, David.....	Canmore, Alta.....	10	1,000 00	800 00
Williams, R. A., M.D.....	Ingersoll, Ont.....	5	500 00	500 00
White, est. John.....	Halifax, N.S.....	10	1,000 00	1,000 00
Watterworth, Mrs. M.....	Ingersoll, Ont.....	5	500 00	500 00
Whitclaw, R.....	Woodstock, Ont.....	2	200 00	200 00
Wilkinson, W. T.....	Amherstburg, Ont.....	2	200 00	200 00
Walker, Thaddeus.....	Walkerville, Ont.....	84	8,400 00	8,400 00
White, Hugh.....	Toronto, Ont.....	5	500 00	400 00
Wallis, H. A.....	Killarney, Man.....	10	1,000 00	565 00
Totals.....		2,654	\$265,400 00	\$209,630 00

7 GEORGE V, A. 1917

## THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1917.)

Fred. W. Evans, Pres.; Benj. Tooke, Vice-Pres.; J. M. Fortier, Wm. Hanson, Sir H. B. Ames, M.P.;

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			\$ cts.
Ames, H. B., M.P.	Montreal, Que.	25	2,500 00
Evans, Fred. W.	"	25	2,500 00
Fairman, F. W.	"	25	2,500 00
Fortier, J. M.	"	25	2,500 00
Foster, Geo. G., K.C.	"	25	2,500 00
Hanson, Wm.	"	25	2,500 00
Tooke, Benj.	"	25	2,500 00
Gresham Fire & Accident Insurance Society, Limited.	London, Eng.	825	82,500 00
Gresham Life Assurance Society, Limited.	"	1,000	100,000 00
Totals.		2,600	\$ 200,000 00

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 7, 1917.)

A. E. Gooderham, Pres.; C. D. Warren and R. L. Patterson, Vice-Presidents; W. G. Blackstock, Sir D. D. Mann, Geo. E. Gooderham, Douglas G. Ross.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	No. of shares.	Amount subscribed and paid in cash.
		\$ cts.
McKinnon Estate.	100	10,000 00
Warren, C. D.	40	4,000 00
Warren, G. S.	50	5,000 00
Patterson, R. L.	50	5,000 00
Cream Estate.	20	2,000 00
Archer Estate.	50	5,000 00
Thornton, J. I.	20	2,000 00
Lowndes Estate.	30	3,000 00
Flett Estate.	50	5,000 00
Ross Estate.	160	16,000 00
Blackstock, H. V.	30	3,000 00
Mann, Sir Donald.	100	10,000 00
Gooderham, Col. A. E.	206	20,600 00
Gooderham Estate.	6	600 00
Blackstock, W. G.	20	2,000 00
Roberts, A. C.	70	7,000 00
Ross, D. G.	20	2,000 00
Gooderham, W. G.	166	16,600 00
Gooderham, G. H.	206	20,600 00
Gooderham, G. E.	40	4,000 00
Gooderham, M. R.	206	20,600 00
Estate of Geo. Gooderham a/c of H. V. Blackstock.	206	20,600 00
Estate of Geo. Gooderham a/c of A. M. Ross.	186	18,600 00
Estate of Geo. Gooderham a/c of L. M. Beatty.	206	20,600 00
Estate of Geo. Gooderham a/c of V. D. Bird.	206	20,600 00
Totals.	2,444	\$ 244,400 00

SESSIONAL PAPER No. 8

## FACTORIES INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Mar. 5, 1917.)

B. L. Anderson, Pres.; J. F. Malcolmson, J. G. Hutchinson, H. B. Bond.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Hutchinson, J. G.....	Toronto, Ont.....	10	1,600 00	415 00
Malcolmson, J. F.....	" .....	10	1,600 00	415 00
Anderson, B. L.....	" .....	10	1,600 00	415 00
Bond, H. B.....	" .....	10	1,600 00	415 00
Clapp & Anderson, Limited.....	" .....	960	153,600 00	39,840 00
Totals.....	.....	1,000	\$160,000 00	\$ 41,500 00

## THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 27, 1917.)

W. A. Young, M.D., Pres.; C. Norie-Miller, Vice-Pres.; F. Norie-Miller, J.P., John J. Durance, J.A. Macintosh, W. A. Barrington.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Norie-Miller, F.....	Perth, Scotland.....	20	2,000 00	500 00
Norie-Miller C.....	Toronto, Ont.....	20	2,000 00	500 00
Young, W. A.....	" .....	20	2,000 00	500 00
Durance, John J.....	" .....	20	2,000 00	500 00
Macintosh, J. A.....	" .....	20	2,000 00	500 00
Barrington, W. A.....	" .....	20	2,000 00	500 00
Gulfac Securities Company.....	Wilmington, Dela.....	3,880	388,000 00	97,000 00
Totals.....	.....	4,000	\$400,000 00	\$100,000 00

7 GEORGE V, A. 1917

## THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 10, 1917.)

Robert Ness, Pres.; L. A. Lavallée, K.C., Vice-Pres.; A. P. Frigon, L. P. Berard, K.C., A. Champagne, N. Rochon, J. d'Halewyn.

LIST OF SHAREHOLDERS—(As at December 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Provost, Jos.	Sault au Recollet, Que.	1	100 00	60 00
Monette, Dr. W.	Montreal, Que.	44	4,400 00	2,300 00
Senecal, T. P.	Sault au Recollet, Que.	6	600 00	300 00
Rochon, Nap.	Montreal, Que.	100	10,000 00	6,000 00
Vallieres, Limitée.	"	1	100 00	60 00
Genereux, Dr. D.	"	50	5,000 00	3,000 00
Aglia, A.	Harrow, Ont.	1	100 00	60 00
Duchene, Dr. J. D.	Quebec, Que.	5	500 00	300 00
d'Halewyn, Baron J.	Montreal, Que.	50	5,000 00	3,000 00
Lachapelle, Dr. E. P.	Sault au Recollet, Que.	1	100 00	60 00
Brousseau, F. J.	"	51	5,100 00	3,060 00
Masson, Dr. R. A.	Montreal, Que.	23	2,300 00	1,380 00
Colin, Dr. A.	Grand Mere, Que.	1	100 00	60 00
Paradis, J. G.	Lac aux Saumons, Que.	2	200 00	120 00
Desaulniers, E., N.P.	Montreal, Que.	5	500 00	300 00
Michaud, F.	"	2	200 00	120 00
Aitken, W. R.	"	5	500 00	300 00
Archambault, Dr. U.	Hull, Que.	20	2,000 00	1,200 00
Chauvet, A.	Ste Genevieve, Que.	5	500 00	300 00
Delorme, E.	Sault au Recollet, Que.	8	800 00	480 00
Gagnon, J. L. S.	Ahuntsic, Que.	7	700 00	420 00
Laporte, H.	Montreal, Que.	4	400 00	240 00
Champagne, A.	"	100	10,000 00	6,000 00
Telmosse, Dr. A. I.	Ottawa, Ont.	20	2,000 00	1,200 00
Lariviere, Hon. A. A. C.	Montreal, Que.	1	100 00	60 00
Marchand, C. A.	"	10	1,000 00	600 00
Kannon, Dr. M.	"	10	1,000 00	600 00
Chatelain, S.	St. Andre Aveillon, Que.	1	100 00	60 00
Cornu, Dr. F.	Ottawa, Ont.	10	1,000 00	500 00
Alarie, Dr. G.	Joliette, Que.	2	200 00	120 00
Sawyer, E.	Montreal, Que.	10	1,000 00	600 00
Cleveland, Dr. H. R.	Danville, Que.	1	100 00	60 00
Daigancant, Dr. F. H.	Acton Vale, Que.	1	100 00	60 00
Barette, J. A., N.P., M.P.	St. Barthelemy, Que.	1	100 00	60 00
Sylvestre, Dr. L. P.	"	1	100 00	60 00
Laurin, Dr. A. M.	Buckingham, Que.	10	1,000 00	600 00
Chevrier, Dr. R.	Ottawa, Ont.	5	500 00	275 00
Chatelain, Rev. P.	Buckingham, Que.	5	500 00	250 00
Tracy, Dr. A. W.	Sherbrooke, Que.	2	200 00	120 00
Janelle, Dr. J. A.	"	2	200 00	120 00
Duhamel, E.	Granby, Que.	1	100 00	55 00
Martin, S.	"	1	100 00	60 00
Lavallée, L. A., C.R.	Montreal, Que.	56	5,600 00	3,360 00
Bérard, L. P., C.R.	"	114	11,400 00	6,840 00
Mackay, Mme. A. Perrier.	Papineauville, Que.	10	1,000 00	600 00
Gauthier, J. A.	Hull, Que.	5	500 00	300 00
Watson, Dr. Jao.	Howick, Que.	5	500 00	300 00
Dupuis, H.	Hull, Que.	10	1,000 00	600 00
Frigon, A. P.	Montreal, Que.	96	9,600 00	5,760 00
Leduc, R. A.	"	51	5,100 00	3,060 00
Pilon, H.	Vaudreuil, Que.	2	200 00	120 00
Houle, Rev. J. B.	Marieville, Que.	5	500 00	300 00
Jodoin, M.	Montreal, Que.	20	2,000 00	1,200 00

## SESSIONAL PAPER No. 8

THE GENERAL ANIMALS INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Fauteux Frs.....	Montreal, Que.....	10	1,000 00	550 00
Lancetot, R., M.P.....	St. Constant, Que.....	20	2,000 00	1,200 00
Gonthier, Geo.....	Montreal, Que.....	1	100 00	60 00
Archambault, J.....	Roxton Pond, Que.....	1	100 00	60 00
Ness, R.....	Howick, Que.....	50	5,000 00	3,000 00
Monty, A.....	Roxton Pond, Que.....	3	300 00	180 00
St. Pierre, I.....	".....	2	200 00	120 00
Phaneuf, A.....	St. Antoine, Que.....	1	100 00	60 00
Melancon, H.....	Ottawa, Ont.....	5	500 00	300 00
Totals.....		1,053	\$105,300 00	\$62,610 00

7 GEORGE V, A. 1917

**THE GLOBE INDEMNITY COMPANY OF CANADA.***(Formerly The Canadian Railway Accident Insurance Co.)***LIST OF DIRECTORS—(As at Feb. 23, 1917.)**

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; Sir Frederick Williams-Taylor, Sir Alexander Lacoste, A. G. Dent, W. Molson Macpherson, M. Chevalier, J. D. Simpson.

**LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)**

Name.	Residence.	Amount sub- scribed.	Amount paid cash.
		\$ cts.	\$ cts.
Liverpool & London & Globe Insurance Co., Ltd.....	Liverpool, Eng.....	245,500 00	98,200 00
Sir Frederick Williams-Taylor.....	Montreal, Que.....	500 00	200 00
Sir Alexander Lacoste.....	".....	500 00	200 00
A. G. Dent.....	Liverpool, Eng.....	500 00	200 00
J. Gardner Thompson.....	Montreal, Que.....	1,000 00	400 00
Lewis Laing.....	".....	500 00	200 00
J. D. Simpson.....	".....	500 00	200 00
W. Molson Macpherson.....	".....	500 00	200 00
M. Chevalier.....	".....	500 00	200 00
Totals.....		\$250,000 00	\$100,000 00

## SESSIONAL PAPER No. 8

## THE GUARANTEE COMPANY OF NORTH AMERICA.

## LIST OF DIRECTORS—(As at Feb. 14, 1917.)

Henry E. Rawlings, Pres. and Managing Director; William McMaster, Vice-Pres; Sir H. V. Meredith, Bart., Jas. B. Forgan, Hon. E. C. Smith, H. S. MacDougall, Philip Stockton, Thomas De Witt Cuyler, E. F. Hebden, Jno. Macdonald.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Residence.	No. of shares.	Amount sub- scribed.	Amount paid in cash.
			\$	\$
Bailey, Mrs. Ernestine V.....	Fredericton, N.B.....	4	200	200
Billingsley, Mrs. Anne.....	Westmount, Que.....	10	500	500
Carter, Mrs. Edith L.....	Montreal, Que.....	20	1,000	1,000
Cummings, Mrs. E. M.....	Vancouver, B.C.....	509	25,450	8,930
Dixon, B. Homer, estate of.....	Toronto, Ont.....	100	5,000	5,000
Gale, Alfred J. V.....	Hull, Que.....	5	250	250
Gale, G. Gordon.....	".....	4	200	200
Gale, Dr. Ernest G.....	Quebec, Que.....	4	200	200
Gale, Dr. Whithall P.....	".....	4	200	200
Gilroy, Mrs. B.....	Winnipeg, Man.....	75	3,750	750
Girdwood, Miss Fannie S. M. M.....	Montreal, Que.....	34	1,700	340
Gibb, Jas. D., estate of.....	".....	30	1,500	1,500
Glasco, Mrs. B. M.....	".....	510	25,500	8,980
Gunn, Geo. C.....	London, Ont.....	10	500	100
Gunn, Mrs. Theresa M.....	".....	100	500	100
Gundry, Mrs. M. A., estate of.....	Toronto, Ont.....	75	3,750	750
Hamilton, John.....	Quebec, Que.....	50	2,500	2,500
Hebden, E. F.....	Montreal, Que.....	20	1,000	600
Lindsay, Miss Amy C.....	".....	20	1,000	1,000
Lindsay, Cecil V.....	".....	20	1,000	1,000
Lindsay, Douglas V.....	Georgeville, Que.....	20	1,000	1,000
Morrice, D., estate of.....	Montreal, Que.....	10	500	100
Morrice, W. J.....	".....	10	500	100
Morrice, D.....	".....	10	500	100
Morrice, A. A.....	Toronto, Ont.....	10	500	100
Morrice, R. B.....	Montreal, Que.....	10	500	100
Morrice, J. W.....	".....	10	500	100
McMaster, Wm.....	".....	30	3,500	2,700
McRobie, Lewis, in trust.....	".....	70	1,500	1,500
Macdonald, John.....	Toronto, Ont.....	20	1,000	200
MacDougall, H. S.....	Montreal, Que.....	350	17,500	3,500
Meredith, Sir Vincent Bart.....	".....	25	1,250	1,250
McCulloch, Wm., estate of.....	Toronto, Ont.....	6	300	60
McCulloch, Robertson.....	Montreal, Que.....	6	300	60
McCulloch, Henry.....	".....	6	300	60
McCulloch, Robertson and Royal Trust Co., trust 1.....	".....	6	300	60
McCulloch, Robertson and Royal Trust Co., trust 2.....	".....	6	300	60
MacTier, Mrs. Ethel.....	".....	14	700	700
Nelles, R. Campbell, and Royal Trust Co., executors.....	".....	210	10,500	10,500
Piddington, Mrs. Susan.....	Quebec, Que.....	3	150	150
Piddington, Florence.....	".....	3	150	150
Piddington, Ethel E.....	".....	3	150	150
Piddington, Arthur G.....	Montreal, Que.....	6	300	300
Piddington, Samuel.....	Ottawa, Ont.....	21	1,050	1,050
Piddington, Alfred.....	Montreal, Que.....	23	1,150	1,150
Piddington, Mrs. Annie, institute.....	Quebec, Que.....	21	1,050	1,050
Ross, Frank W.....	".....	120	6,000	1,200
Riddell, Alex. F.....	Montreal, Que.....	10	500	100
Ramsay, William.....	Toronto, Ont.....	60	3,000	3,000
Rawlings, Edward, estate of.....	Montreal, Que.....	50	2,500	1,500
Rawlings, H. E. A.....	".....	632	31,600	16,600
Rawlings, Mrs. L.....	".....	4,043	202,150	69,870
Rawlings, Miss A. L.....	".....	511	25,550	9,020
Rawlings, George W.....	".....	510	25,500	8,980
Rawlings, W. T.....	".....	610	30,500	13,940

7 GEORGE V, A. 1917

## THE GUARANTEE COMPANY OF NORTH AMERICA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Rawlings, Mrs. L., Institute, Scott, Richard B., Curator G.....	Montreal, Que.....	1,009	50,450	17,370
Reafrew, Mrs. G. Constance.....	Quebec, Que.....	3	150	150
Smith, Larratt W., estate of.....	Toronto, Ont.....	100	5,000	5,000
Stayner, Mrs. H. R.....	".....	53	2,650	2,650
Stayner, T. Sutherland, estate of.....	".....	90	4,500	2,900
Stayner, Winslow S.....	Colchester, England.....	137	6,850	5,250
Strickland, Mrs. C. C., estate of.....	Lakefield, Ont.....	30	1,500	300
Torrance, Jas. F., estate of.....	Montreal, Que.....	365	18,250	4,130
Torrance, John.....	".....	366	18,300	4,180
Thomson, Geo. H.....	Quebec, Que.....	60	3,000	3,000
Walker, James R.....	Montreal, Que.....	6	300	60
Wells, Mrs. Vivian M.....	".....	3	150	150
Withall, Wm. J., estate of.....	".....	63	3,150	3,150
Wainwright, Wm., estate of.....	".....	33	1,650	330
Wainwright, Wm. Arnold.....	".....	5	250	50
Wainwright, Eric Foster.....	".....	4	200	40
Wainwright, Arnold.....	".....	4	200	40
White, Mrs. Amelia.....	Montreal, Que.....	10	500	500
Atkins, Edw. F.....	Boston, Mass.....	100	5,000	5,000
Burroughs, Joseph H.....	Philadelphia, Pa.....	18	900	900
Bullions, Mrs. L. C.....	Troy, N.Y.....	5	250	250
Barr, John W., jr.....	Louisville, Ky.....	10	500	500
Carver, Daniel G.....	Binghamton, N.Y.....	270	13,500	3,500
Carver, Geo. S.....	".....	270	13,500	3,500
Comegys, B. B., estate of.....	Philadelphia, Pa.....	20	1,000	1,000
Cannon, H. W.....	New York, N.Y.....	230	11,500	7,500
Chafee, Z.....	Providence, R.I.....	7	350	350
Chafee, Z., jr.....	Cambridge, Mass.....	7	350	350
Chase, Mrs. Mamie F.....	Nashville, Tenn.....	10	500	500
Collins, Mrs. Burd Thaw.....	Pittsburg, Pa.....	5	250	250
Cuyler, Thos. DeWitt.....	Philadelphia, Pa.....	200	10,000	2,000
Childs, Alice Walton.....	Pittsburgh, Pa.....	5	250	250
Cook, Clara Walton.....	".....	5	250	250
Dunham, Mrs. Alice.....	Boston, Mass.....	6	300	300
Dohrman, Mrs. E., estate of.....	Alleghany City, Pa.....	20	1,000	1,000
Dickson, Mrs. S. H.....	".....	6	300	300
Furnival, Mrs. Amy.....	Napanea, Ont.....	20	1,000	1,000
Forgan, Jas. B.....	Chicago, Ill.....	20	1,000	1,000
Girard Trust Co., trustee for Mary E. B. Perot.....	Philadelphia, Pa.....	16	800	800
Girard Trust Co., trustee for Ellen D. Morris. Gibbs, Mrs. Sarah B.....	".....	16	800	800
Garrison, Mrs. Sallie E.....	New York, N.Y.....	40	2,000	2,000
Gorman, Mrs. Fanny A.....	Pittsburgh, Pa.....	14	700	700
Hamilton, W. A.....	".....	10	500	500
Hartshorne, Charles, estate of.....	New York, N.Y.....	24	1,200	800
Hepburn, A. B.....	Philadelphia, Pa.....	50	2,500	2,500
Illinois Trust & Savings Bank, trustee under the will of the Hon. J. Russell Jones.....	New York, N.Y.....	20	1,000	1,000
Keech, Mrs. Isabel H.....	Chicago, Ill.....	20	1,000	1,000
Lloyd, D. McK.....	St. Louis, Mo.....	15	750	750
Loutrel, Cyrus F., estate of.....	Pittsburgh, Pa.....	10	500	500
Merrill, Mrs. Kate.....	South Orange, N.J.....	50	2,500	2,500
Messler, Mrs. M. R.....	Pasadena, Cal.....	10	500	500
Messler, Mrs. Agnes C.....	Pittsburg, Pa.....	14	700	700
McCook, Willis F.....	".....	28	1,400	1,400
McCoy, Mrs. Mary E.....	".....	5	250	250
McClintock, Mrs. Mary G.....	Alleghany City, Pa.....	20	1,000	1,000
Pennsylvania Co., for insurance on lives and granting annuities.—Trustees under will of Jos. W. Drexel, deceased, for Elizabeth Drexel Lohr.....	Pittsburg, Pa.....	13	650	650
	Philadelphia, Pa.....	50	2,500	2,500

## SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount. paid in cash.
			\$	\$
Pennsylvania Co., etc.—Trustees—				
for Lucy Drexel Dahlgren.....	Philadelphia, Pa.....	50	2,500	2,500
for Josephine Drexel Henry.....	".....	50	2,500	2,500
for Katherine Drexel Penrose.....	".....	50	2,500	2,500
Pell, Alfred, estate of.....	".....	40	2,000	2,000
Quarier, Cushman.....	Louisville, Ky.....	10	500	500
Ricketson, Mrs. Clementine G.....	Pittsburg, Pa.....	13	650	650
Rolph, W. T., estate.....	Philadelphia, Pa.....	10	500	500
Scully, Ida Walton.....	Pittsburg, Pa.....	5	250	250
Smith, Hon. J. Gregory, estate of.....	St. Albans, Vt.....	80	4,000	4,000
Smith, Hon. E. C.....	".....	20	1,000	1,000
Schoonmaker, James M.....	Pittsburg, Pa.....	20	1,000	1,000
Stockton, Philip.....	Boston, Mass.....	20	1,000	1,000
Thaw, Wm.....	Pittsburg, Pa.....	5	250	250
Thompson, Mary Thaw, testamentary trustee	".....	20	1,000	1,000
Weld, C. Minot.....	Boston, Mass.....	10	500	500
Totals.....		13,372	\$ 668,600	\$ 304,600

## THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

## LIST OF DIRECTORS—(As at Feb. 28, 1917.)

K. W. Blackwell, Pres.; D. F. Angus, Vice-Pres.; H. M. Lambert, A. G. Sweet, Hon. A. W. Atwater, K.C., Hon. E. Hubbard, F. W. Molson, F. L. Wanklyn, Geo. W. Reynolds.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Angus, D. Forbes.....	Montreal, Que.....	2,500 00	625 00
Atwater, Honourable A. W.....	".....	2,500 00	625 00
Blackwell, K. W.....	".....	2,500 00	625 00
Hubbard, Honourable Evelyn.....	London, England.....	2,500 00	625 00
Lambert, H. M.....	Montreal, Que.....	2,500 00	625 00
Molson, F. W.....	".....	2,500 00	625 00
Reynolds, Geo. W.....	London, England.....	2,500 00	625 00
Sweet, A. G.....	".....	2,500 00	625 00
Wanklyn, F. L.....	Montreal, Que.....	2,500 00	625 00
Guardian Assurance Company, Ltd.....	London, England.....	977,500 00	244,375 00
Totals.....		\$1,000,000 00	\$ 250,000 00

7 GEORGE V, A. 1917

## THE HAMILTON FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1917.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; J. D. Simpson, Asst. Sec.; Sir Alexander Lacoste, K.C.; Wm. Molson Macpherson; Sir Frederic Williams-Taylor; M. Chevalier; John Emo; A. G. Dent.

LIST OF STOCKHOLDERS—(As at Dec. 31st, 1916.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
Liverpool and London and Globe Insurance Co., Ltd..	Liverpool, Eng.....	157,900	31,660
Thompson, J. Gardner.....	Montreal, Que.....	7,000	1,400
Laing, Lewis.....	".....	1,000	200
Williams-Taylor, Sir F.....	".....	1,000	200
Lacoste, Sir Alexander.....	".....	1,000	200
Macpherson, W. M.....	".....	1,000	200
Chevalier, M.....	".....	1,000	200
Dent, A. G.....	Liverpool, Eng.....	1,000	200
Simpson, J. D.....	Montreal, Que.....	1,000	200
Emo, John.....	".....	1,000	200
Totals.....		\$ 172,900	\$ 34,660

SESSIONAL PAPER No. 8

## THE HUDSON BAY INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1917).

William Mackay, Pres.; Fred. W. Walker, Vice-Pres.; J. H. Labelle, Managing Director, George Chappell,  
W. H. Barker, George B. Fraser, P. R. Gault, D. G. Marshall, P. J. Quinn,  
A. St. Cyr, George E. Trorey.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Royal Insurance Co., Ltd .....	Liverpool, Eng. ....	833,800 00	221,200 00
Geo. Chappell .....	" .....	2,500 00	625 00
W. Mackay .....	Montreal, Que. ....	2,500 00	625 00
J. H. Labelle .....	" .....	2,500 00	625 00
P. J. Quinn .....	Toronto, Ont. ....	2,500 00	625 00
P. R. Gault .....	Montreal, Que. ....	2,500 00	625 00
A. St. Cyr .....	" .....	2,500 00	625 00
F. W. Walker .....	Vancouver, B.C. ....	2,500 00	625 00
W. H. Barker .....	" .....	2,500 00	625 00
D. G. Marshall .....	" .....	2,500 00	625 00
Geo. E. Trorey .....	" .....	2,500 00	625 00
L. F. Fulmore .....	Macoun, Sask. ....	100 00	25 00
W. LaMere .....	Stavely, Alta. ....	500 00	125 00
T. J. James .....	Rouleau, Sask. ....	500 00	125 00
O. S. Chapin .....	Calgary, Alta. ....	2,500 00	625 00
C. S. Gladstone, in trust .....	Prince Albert, Sask. ....	300 00	75 00
Jas. Clark Co. ....	Clareholm, Alta. ....	1,000 00	250 00
E. F. Comber .....	Selkirk, Man. ....	500 00	125 00
W. Simington .....	Moosejaw, Sask. ....	1,000 00	250 00
A. H. Woolliams .....	" .....	1,000 00	250 00
G. F. Bosomworth .....	Oxbow, Sask. ....	500 00	125 00
W. Langrish .....	" .....	600 00	150 00
E. J. D. Jones .....	Alameda, Sask. ....	400 00	100 00
J. McGuire .....	Grand Forks, N.D. ....	200 00	50 00
C. Spencer .....	Vancouver, B.C. ....	1,000 00	250 00
R. M. Matheson .....	Brandon, Man. ....	1,000 00	250 00
Geo. B. Fraser .....	Montreal, Que. ....	2,500 00	625 00
Totals .....		\$872,400 00	\$ 230,850 00

7 GEORGE V, A. 1917

# THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Jan. 30, 1917).

H. C. Cox, Pres.; Noel Marshall, Vice-Pres.; R. Bickerdike, M.P., Elias Rogers, S. Burrows, G. A. Morrow, W. D. Robb, P. G. Goldsmith, M.D., D. B. Hanna, W. G. Morrow, A. McT. Campbell, W. B. Meikle, E. Willans.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Cox, Hon. G. A., estate.....	Toronto, Ont.....	1,750	175,000 00	35,000 00
Cox, H. C.....	".....	650	65,000 00	13,000 00
Cox, E. W., estate.....	".....	1,000	100,000 00	20,000 00
Davis, A. L., estate.....	".....	1,000	100,000 00	20,000 00
Goldsmith, Dr. P. G.....	".....	250	25,000 00	5,000 00
Hodgens, W. S.....	".....	150	15,000 00	3,000 00
Morrow, G. A.....	".....	550	55,000 00	11,000 00
Marshall, Noel.....	".....	350	35,000 00	7,000 00
Rogers, Elias.....	".....	100	10,000 00	2,000 00
Willans, E.....	".....	500	50,000 00	10,000 00
Central Canada Loan & Savings Co.....	".....	1,500	150,000 00	30,000 00
Hanna, D. B.....	".....	100	10,000 00	2,000 00
Cox, F. W.....	".....	100	10,000 00	2,000 00
Toronto Savings & Loan Co.....	Peterboro, Ont.....	550	55,000 00	11,000 00
Morrow, W. G.....	".....	400	40,000 00	8,000 00
Kenny, J. J. (estate).....	San Francisco, Cal.....	500	50,000 00	10,000 00
Bickerdike, R., M.P.....	Montreal, Que.....	100	10,000 00	2,000 00
Burrows, S.....	Belleville, Ont.....	100	10,000 00	2,000 00
Corby, H.....	".....	100	10,000 00	2,000 00
Robb, W. D.....	Montreal, Que.....	50	5,000 00	1,000 00
Campbell, A. McT.....	Winnipeg, Man.....	100	10,000 00	2,000 00
Meikle, W. B.....	Toronto, Ont.....	100	10,000 00	2,000 00
Totals.....		10,000	\$ 1,000,000 00	\$ 200,000 00

## SESSIONAL PAPER No. 8

## IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 23, 1917).

Lyman Root, Pres.; R. L. Stalling, Vice-Pres.; H. F. Petman, F. E. Heyes, G. A. Hankey, A. W. Giles,  
W. J. Blackburn, A. R. Williams, G. S. Lyon.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Lyman Root.....	Toronto, Ont.....	25	2,500	625
R. L. Stalling.....	".....	25	2,500	625
A. R. Williams.....	".....	25	2,500	625
H. F. Petman.....	".....	25	2,500	625
W. J. Blackburn.....	".....	25	2,500	625
Geo. S. Lyon.....	".....	25	2,500	625
F. E. Heyes.....	".....	25	2,500	625
G. A. Hankey.....	Vernon, B.C.....	25	2,500	625
A. W. Giles.....	".....	25	2,500	625
Sun Insurance Office.....	London, England.....	4,349	434,900	104,850
Totals.....		4,574	\$ 457,400	\$ 110,475

## THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 22, 1917.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; A. G. Dent, J. C. Rimmer, Sir Alexander Lacoste,  
M. Chevalier, W. Molson Macpherson, John Emo, Sir Frederick Williams-Taylor.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid-in cash.
			\$	\$
Liverpool and London and Globe Insurance Company, Limited.....	Liverpool, Eng.....	4,725	472,500	165,375
Dent, A. G.....	".....	25	2,500	875
Rimmer, J. C.....	".....	25	2,500	875
Thompson, J. Gardner.....	Montreal, Que.....	75	7,500	2,625
Lacoste, Sir Alexander.....	".....	25	2,500	875
Chevalier, M.....	".....	25	2,500	875
Macpherson, W. M.....	".....	25	2,500	875
Emo, John.....	".....	25	2,500	875
Laing, Lewis.....	".....	25	2,500	875
Williams-Taylor, Sir F.....	".....	25	2,500	875
Totals.....		5,000	\$ 500,000	\$ 175,000

7 GEORGE V, A. 1917

# THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 28, 1917.)

Alfred Wright, Pres.; Alex. MacLean, Manager and Secretary; C. E. Sword, Geo. C. Howie, A. E. Blogg.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Wright, Alfred.....	Toronto, Ont.....	2,000	1,650
Sword, C. E.....	Montreal, Que.....	2,000	1,600
Blogg, A. E.....	Toronto, Ont.....	2,000	1,600
Howie, Geo. C.....	".....	2,000	1,600
MacLean, Alex.....	".....	2,000	1,600
London and Lancashire Fire Insurance Co., Ltd.....	Liverpool, Eng.....	490,000	392,000
Totals.....		\$ 500,000	\$ 400,000

# THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 26, 1917.)

A. H. C. Carson, Pres.; R. Home Smith, Vice-Pres.; F. D. Williams, Man. Dir.; G. H. Williams, A. C. McMaster, W. T. Kernahan, S. G. M. Nesbitt, H. N. Cowan, W. G. Willoughby.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Residence.	No. of shares.	Amount	Amount paid in cash.
			\$ cts.	\$ cts.
London and Midland Ins. Co., Ltd.....	London, Eng.....	910	91,000 00	15,925 00
W. T. Kernahan.....	Toronto.....	10	1,000 00	175 00
A. H. C. Carson.....	".....	10	1,000 00	175 00
F. D. Williams.....	".....	10	1,000 00	175 00
R. Home Smith.....	".....	10	1,000 00	175 00
A. C. McMaster.....	".....	10	1,000 00	175 00
S. G. M. Nesbitt.....	Brighton, Ont.....	10	1,000 00	175 00
H. N. Cowan.....	Toronto, Ont.....	10	1,000 00	175 00
W. G. Willoughby.....	".....	10	1,000 00	175 00
G. H. Williams.....	Winnipeg.....	10	1,000 00	175 00
Totals.....		1,000	\$100,000 00	\$ 17,500 00

SESSIONAL PAPER No. 8

## THE MERCANTILE FIRE INSURANCE COMPANY.

(LIST OF DIRECTORS—(As at Feb. 28, 1917.)

W. A. Sims, Pres.; Alfred Wright, A. E. Blogg, Arthur W. Blake, C. E. Sword, Alex. MacLean.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Sims, W. A.....	Bushey, Herts, Eng....	20	2,000	400
Wright, Alfred.....	Toronto, Ont.....	20	2,000	400
Blogg, A. E.....	".....	20	2,000	400
MacLean, Alex.....	".....	20	2,000	400
Sword, C. E.....	Montreal, Que.....	20	2,000	400
Blake, Arthur W.....	Winnipeg, Man.....	20	2,000	400
London and Lancashire Fire Insurance Co. Ltd.	Liverpool, Eng.....	2,380	238,000	47,600
Totals.....		2,500	\$ 250,000	\$ 50,000

7 GEORGE V, A. 1917

## MERCHANTS CASUALTY COMPANY.

LIST OF DIRECTORS—(As at Feb. 20, 1917.)

M. J. McMichael, Pres.; L. M. Fingard, Vice-Pres. and General Manager; R. B. Graham; J. S. Turner;  
Dr. J. S. Gray; W. J. Bulman; G. W. Curtiss.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Geo. W. Andrick.....	Minneapolis, Minn.....	18	900	900
W. J. Bulman.....	Winnipeg, Man.....	50	2,500	250
G. W. Curtiss.....	Minneapolis, Minn.....	1,000	50,000	5,765
Mrs. L. Curtiss.....	".....	2	100	100
Marjorie Curtiss.....	".....	2	100	100
A. C. Egan.....	".....	101	5,050	505
Leo. M. Fingard.....	Winnipeg, Man.....	209	10,450	1,405
M. L. Fisch.....	Windom, Minn.....	10	500	500
C. B. Fraser.....	Minneapolis, Minn.....	100	5,000	500
H. S. Gibson.....	".....	10	500	500
G. W. Gillam.....	Windom, Minn.....	20	1,000	1,000
R. B. Graham.....	Winnipeg, Man.....	51	2,550	255
Dr. J. S. Gray.....	".....	50	2,500	250
C. H. Halverson.....	Minneapolis, Minn.....	20	1,000	1,000
John A. Hartigan.....	St. Paul, Minn.....	23	1,150	1,150
John E. Hartigan.....	".....	2	100	100
Minnie Hobson.....	Minneapolis, Minn.....	10	500	500
W. R. Jeffers.....	Windom, Minn.....	7	350	350
H. J. King.....	Toronto, Ont.....	1	50	5
J. A. McMichael.....	Minneapolis, Minn.....	43	2,150	980
M. J. McMichael.....	".....	4,884	244,200	26,220
O. H. McMichael.....	Vernon Centre, Minn.....	160	8,000	1,250
G. W. Sawyer.....	Annandale, Minn.....	10	500	500
A. D. Sheperd.....	Minneapolis, Minn.....	10	500	500
V. Sheperd.....	St. Paul, Minn.....	10	500	500
E. E. Smith.....	Minneapolis, Minn.....	100	5,000	500
F. O. Smith.....	".....	200	10,000	1,000
C. C. Thomas.....	".....	411	20,550	2,505
J. S. Turner.....	Winnipeg, Man.....	50	2,500	500
A. E. Warner.....	St. Paul, Minn.....	200	10,000	1,000
E. S. Warner.....	".....	400	20,000	2,000
F. A. Warner.....	".....	200	10,000	1,000
Lee F. Warner.....	".....	306	15,300	1,500
T. T. Worham.....	Minneapolis, Minn.....	30	1,500	1,500
Totals.....		8,700	\$ 435,000	\$ 56,890

## SESSIONAL PAPER No. 8

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1917.)

L. N. Dupuis, Pres.; G. E. Larin, M.D., C. Robillard, M.P.P., and W. E. Hayes, Vice-Presidents; O. Constantineau, J. P. Lamarche, N.P., J. G. Piché, M.D., A. Gingras, J. A. Duchaine, J. B. Baillargeon, J. G. Dubeau, Gaspard De Serres, J. C. H. Dussault.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Aubry, J. B. A.....	Montréal, Qué.....	10	1,000 00	200 00
Allard, Amédée.....	Maisonneuve, Qué.....	2	200 00	40 00
Aird & Son, Reg.....	Montréal, Qué.....	2	200 00	40 00
Auclair, C. & Frère.....	Québec, Qué.....	1	100 00	20 00
Archambault, O.....	Montréal, Qué.....	5	500 00	100 00
Allard & Boyer.....	".....	1	100 00	20 00
Allard, A. & Fils.....	".....	1	100 00	20 00
Allard & Frère.....	".....	1	100 00	20 00
Ainey, Jos.....	".....	100	10,000 00	2,000 00
Ainey, Nap.....	".....	1	100 00	20 00
Acme Paper Box Co.....	".....	2	200 00	40 00
Brien, J. A. & Cie.....	".....	10	1,000 00	200 00
Binette, Jos.....	".....	10	1,000 00	200 00
Berthiaume, Zéphirin.....	".....	1	100 00	20 00
Brunet, J. C. & Cie.....	".....	10	1,000 00	200 00
Beauchemin, Alfred.....	Sorel, Qué.....	5	500 00	100 00
Baillargeon, J. B.....	Montréal, Qué.....	100	10,000 00	2,000 00
Bélair, A.....	Maisonneuve, Qué.....	5	500 00	100 00
Baillargeon, Pacifique.....	".....	2	200 00	40 00
Briard, Joseph.....	Montréal, Qué.....	5	500 00	100 00
Blanchard, J. E.....	".....	2	200 00	40 00
Bonhomme, Jos. Ltée.....	".....	5	500 00	100 00
Baillargeon, A. F.....	".....	1	100 00	20 00
Brunelle & Bernier.....	".....	5	500 00	100 00
Bourdon, J. E.....	Maisonneuve, Qué.....	12	1,200 00	240 00
Bourdon, Léandre.....	".....	2	200 00	40 00
Bourdon, Wilfrid.....	".....	2	200 00	40 00
Bourque, Jos.....	Hull, Qué.....	10	1,000 00	200 00
Brault, Pierre.....	Montréal, Qué.....	3	300 00	60 00
Bourdon, Camille.....	".....	10	1,000 00	200 00
Brunet, F. C.....	Lachine, Qué.....	1	100 00	20 00
Beauchamp, Narcisse.....	Montréal, Qué.....	2	200 00	40 00
Bleau, Ovil.....	".....	2	200 00	40 00
Bernier, J. H.....	".....	1	100 00	20 00
Barsalou, J. & Cie, Ltée.....	".....	5	500 00	100 00
Bissonnette, F. X.....	St. Paul d'Abbotsford.....	5	500 00	100 00
Buisson, J. H.....	Montréal, Qué.....	30	3,000 00	400 00
Brouillard, O.....	Drummondville, Qué.....	2	200 00	40 00
Blain, N.....	Montréal, Qué.....	1	100 00	20 00
Barbeau, Omer.....	Québec, Qué.....	1	100 00	20 00
Borne, L.....	".....	5	500 00	100 00
Blais, J. E.....	".....	2	200 00	40 00
Bélanger, Edm. & Cie.....	Montréal, Qué.....	5	500 00	100 00
Bourdon, J. L.....	L'Epiphanie.....	2	200 00	40 00
Blain, A.....	Maisonneuve, Qué.....	5	500 00	100 00
Bisaillon, J. E. & Cie.....	Montréal, Qué.....	1	100 00	20 00
Brouillette, P.....	".....	2	200 00	40 00
Beazner, M. C.....	Ste. Anne de Bellevue.....	10	1,000 00	200 00
Bourgie, H.....	Montréal, Qué.....	13	1,300 00	260 00
Bourguignon, Jules.....	".....	2	200 00	40 00
Bélair, A. P.....	".....	2	200 00	40 00
Bcaunoyer & Brouillet.....	".....	1	100 00	20 00

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## The MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Bluteau, H. P.	Outremont, Qué.	1	100	00	20	00
Beauchamp, A.	Hull, Qué.	1	100	00	20	00
Beaudry, Henri	Montréal, Qué.	10	1,000	00	200	00
Brochu, Camille	"	4	400	00	80	00
Bellefeuille & Ferron	Trois Rivières, Qué.	2	200	00	40	00
Boivin, Johnny	"	1	100	00	20	00
Bourque, Armand	Lavaltrie, Qué.	5	500	00	100	00
Burelle, M.	Montréal, Qué.	1	100	00	20	00
Bonhôte, Dame Clorinthe	"	100	10,000	00	2,000	00
Brossard, J. A.	"	5	500	00	100	00
Bisson, J. N. E.	"	10	1,000	00	200	00
Brosseau, J. A.	"	25	2,500	00	500	00
Beaudoin, Dame M. C.	Maisonneuve, Qué.	5	500	00	100	00
Cusson, Zotique	Montréal, Qué.	2	200	00	40	00
Cloutier, J. R.	Maisonneuve, Qué.	5	500	00	100	00
Chénard, J. D.	Berthierville	3	300	00	60	00
Chouinard, J. I.	Montréal, Qué.	5	500	00	100	00
Chapleau, F. X.	"	3	300	00	60	00
Casavant & Frère	St. Hyacinthe, Qué.	5	500	00	100	00
Choquette, Arsène	Maisonneuve, Qué.	5	500	00	100	00
Chouinard, Michel	"	10	1,000	00	200	00
Copping, William	Joliette, Qué.	25	2,500	00	500	00
Chartrand, J. A.	Montréal, Qué.	5	500	00	100	00
Corheil, Emile	"	3	300	00	60	00
Corheil, Arthur	"	3	300	00	60	00
Constantineau, O.	"	127	12,700	00	2,540	00
Clark, Frank E.	Magog, Co. Stanstead	2	200	00	40	00
Contant, H.	Montréal, Qué.	10	1,000	00	200	00
Charland, Zenon	"	5	500	00	100	00
Corbel, Prima	"	1	100	00	20	00
Côté, Victor	Ville Emard, Qué.	1	100	00	20	00
Côté Bros. & Burritt	Montréal, Qué.	45	4,500	00	900	00
Charette, James	"	1	100	00	20	00
City Ice Co., Limited	"	30	3,000	00	600	00
Chalifoux, H.	Maisonneuve, Qué.	1	100	00	20	00
Charretier, Jos.	Montréal, Qué.	1	100	00	20	00
Chalifour, J. O.	Québec, Qué.	2	200	00	40	00
Cantin, Wilfrid	"	5	500	00	100	00
Crevier, Alph.	Montréal, Qué.	3	300	00	60	00
Côté, Jos.	St. Hyacinthe, Qué.	1	100	00	20	00
Cyr, Damien	Ste. Rose, Qué.	1	100	00	20	00
Charlebois, P. J.	Montréal, Qué.	1	100	00	20	00
Côté, Napoléon	"	20	2,000	00	400	00
Côté, Michel	"	10	1,000	00	200	00
Cassidy, H. R.	Maisonneuve, Qué.	1	100	00	20	00
Chagnon & Beaulieu	Montréal, Qué.	1	100	00	20	00
Charron, R.	"	1	100	00	20	00
Caisse, Maxime	"	1	100	00	20	00
Charbonneau & Deguise	"	2	200	00	40	00
Côté, G. J. Ernest	Québec, Qué.	2	200	00	40	00
Chartrain, Philippe	Trois Rivières, Qué.	10	1,000	00	200	00
Crépeau, Jules	Montréal, Qué.	10	1,000	00	200	00
Charpentier, F.	"	50	5,000	00	1,000	00
Champagne, A. Geo.	"	20	2,000	00	400	00
Dupont & Frère	Maisonneuve, Qué.	2	200	00	40	00
Dufresne & Locke, Ltd.	"	10	1,000	00	200	00
Duhamel, J. B.	Notre Dame de Grâce	30	3,000	00	600	00
Dupuis & Lefebvre	Montréal, Qué.	10	1,000	00	200	00
Daoust, Jos.	"	5	500	00	100	00
Davignon, J. P.	"	2	200	00	40	00
Desrochers, Geo. Pite	Joliette, Qué.	1	100	00	20	00
Desjardins & Gélinau	Montréal, Qué.	2	200	00	40	00
Deslongchamps, Arthur	Maisonneuve, Qué.	2	200	00	40	00
David, O.	Montréal, Qué.	2	200	00	40	00
Denis, Jos.	"	10	1,000	00	200	00

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## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Dugas, D. & Cie.....	Montréal, Qué.....	5	500 00		100 00	
Déchaux, A. F.....	".....	5	500 00		100 00	
Déchaux, Elie.....	".....	5	500 00		100 00	
Daigle, T.....	".....	1	100 00		20 00	
Deslauriers, Jos.....	Ville Emard, Qué.....	2	200 00		40 00	
Dupuis, J. P. (Reg.).....	Verdun, Qué.....	5	500 00		100 00	
Durancéau & Durancéau.....	Ville Emard, Qué.....	5	500 00		100 00	
Dalceggio, F.....	Montréal, Qué.....	1	100 00		20 00	
Dubéau, J. G.....	".....	100	10,000 00		2,000 00	
Dussault, J. C. H.....	".....	132	13,200 00		2,640 00	
Deschenaux, C. E.....	Verdun, Qué.....	3	300 00		60 00	
Dussault, Arsène.....	Maisonneuve, Qué.....	1	100 00		20 00	
Dansereau, Félix.....	Montréal, Qué.....	2	200 00		40 00	
Drummond Shirt Co., Ltd.....	Drummondville, Qué.....	3	300 00		60 00	
Daigmeault, F. H.....	Acton Vale, Qué.....	10	1,000 00		200 00	
Denis, Isaie.....	Montréal, Qué.....	1	100 00		20 00	
Dupré, J. B.....	".....	10	1,000 00		200 00	
Duchaine, J. A.....	Québec, Qué.....	100	10,000 00		2,000 00	
Drolet, F. X.....	Québec, Qué.....	5	500 00		100 00	
Dorval, Théodule.....	".....	2	200 00		40 00	
Duchaine, L.....	".....	5	500 00		100 00	
Dubé, Anselme.....	Trois Rivières, Qué.....	3	300 00		60 00	
Demers, A.....	Montréal, Qué.....	1	100 00		20 00	
Dupuis, L. N.....	".....	120	12,000 00		2,400 00	
Dubrule, C.....	".....	43	4,300 00		860 00	
Dagenais, Jos.....	".....	1	100 00		20 00	
Dalcourt, Ludger.....	".....	5	500 00		100 00	
Desmarais, S. E. & Cie.....	Richmond, Qué.....	1	100 00		20 00	
Dupras, Didier.....	Montréal, Qué.....	2	200 00		40 00	
Dagenais, M.....	".....	10	1,000 00		200 00	
David, Wilfrid.....	".....	5	500 00		100 00	
Deschamps, Alex.....	".....	5	500 00		100 00	
Dupuis, Rosaire N. F.....	".....	10	1,000 00		200 00	
Dostaler, D. A.....	Joliette, Qué.....	5	500 00		100 00	
Dansereau, J. H.....	Trois Rivières, Qué.....	5	500 00		100 00	
Demers & Sarrazin.....	Montréal, Qué.....	1	100 00		20 00	
Des Rosiers, Agapit.....	".....	10	1,000 00		200 00	
Dussault, J. C. H. (In trust).....	".....	5	500 00		100 00	
DeSerres, G.....	".....	103	10,300 00		2,060 00	
Derome, W. J., M.D.....	".....	100	10,000 00		2,000 00	
Drouin, Joseph.....	Maisonneuve, Qué.....	5	500 00		100 00	
Dominion Die Co.....	".....	2	200 00		40 00	
Dupré, Joseph Israel.....	Montréal, Qué.....	25	2,500 00		500 00	
Ethier, Arthur.....	".....	1	100 00		20 00	
Ethier, J. A. C., M.D.....	Sherbrooke, Qué.....	5	500 00		100 00	
Fortin, J. P. Abel & Cie.....	Maisonneuve, Qué.....	5	500 00		100 00	
Filion, A. & Frère.....	Montréal, Qué.....	5	500 00		100 00	
Falardeau, Cyrille.....	Québec, Qué.....	3	300 00		60 00	
Fortier, Nazaire & Cie.....	".....	5	500 00		100 00	
Fortin, D.....	Montréal, Qué.....	10	1,000 00		200 00	
Gerland, J. O. & Frère.....	L'Epiphanie, Qué.....	2	200 00		40 00	
Farand & Delorme.....	Montréal, Qué.....	10	1,000 00		200 00	
Fittes, Jean.....	".....	1	100 00		20 00	
Fortin, A.....	".....	1	100 00		20 00	
Fleury, F. A., M.D.....	".....	10	1,000 00		200 00	
Frenette, Arsène.....	".....	2	200 00		40 00	
Fortier, L. E., M.D.....	".....	50	5,000 00		1,000 00	
Favreau & Corbeau.....	".....	3	300 00		60 00	
Faribault, Norbert.....	".....	5	500 00		100 00	
Fontaine, Gustave.....	".....	5	500 00		100 00	
Forest, Mde. Roch.....	".....	10	1,000 00		200 00	
Guertin & Bouchard.....	".....	2	200 00		40 00	
Gagnon, J. A.....	Maisonneuve, Qué.....	1	100 00		20 00	
Gauthier, A.....	Montréal, Qué.....	1	100 00		20 00	
Gougeon, Josaphat.....	Maisonneuve, Qué.....	5	500 00		100 00	

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## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Grenier, E. P., M.D.	Montréal, Qué.	10	1,000 00	200 00
Grothé, L. O. & Cie.	"	5	500 00	100 00
Gagnon, J. O.	"	2	200 00	40 00
Grothé, F. A.	"	5	500 00	100 00
Gratton, Alph.	Maisonneuve, Qué.	2	200 00	40 00
Gobeille, F. & Fils	Montréal, Qué.	5	500 00	100 00
Giguère, L. & Cie.	"	10	1,000 00	200 00
Gauthier, Provost & Frère.	"	6	600 00	120 00
Gaudreau, F. C.	"	2	200 00	40 00
Gingras & Cie.	"	1	100 00	20 00
Guay, F. X.	"	2	200 00	40 00
Goudreau, C. & Cie.	"	1	100 00	20 00
Gosselin, Origène.	Drummondville, Qué.	1	100 00	20 00
Germain, Louis.	Montréal, Qué.	3	300 00	60 00
Gilibert, Paye & Cie.	"	5	500 00	100 00
Goulet, O.	Québec, Qué.	5	500 00	100 00
Gratton, J. B.	Montréal, Qué.	10	1,000 00	200 00
Gélinas, C. P.	Trois Rivières, Qué.	2	200 00	40 00
Girard & Godin.	"	5	500 00	100 00
Godin, J. N.	"	2	200 00	40 00
Guay, Eugène.	Montréal, Qué.	1	100 00	20 00
Giard, B.	"	1	100 00	20 00
Gagnon, Abundius.	"	1	100 00	20 00
Gagnon, G.	Thurso, Qué.	1	100 00	20 00
Granger, Ulric.	Montréal, Qué.	10	1,000 00	200 00
Gingras, Alphonse.	Québec, Qué.	100	10,000 00	2,000 00
Gagnier, L. A., M.D.	Montréal, Qué.	100	10,000 00	2,000 00
Gervais, J. T.	"	1	100 00	20 00
Goulet, Théo.	"	1	100 00	20 00
Guilbault, T.	"	15	1,500 00	300 00
Grégoire, Adrien.	Notre-Dame de Grâce.	3	300 00	60 00
Gauthier, H. Eng.	Montréal, Qué.	10	1,000 00	200 00
Germain & Frère.	Trois Rivières, Qué.	10	1,000 00	200 00
Girard, Philippe.	Montréal, Qué.	1	100 00	20 00
Giroux, J. H.	Trois Rivières, Qué.	1	100 00	20 00
Gadoury, Jos.	Montréal, Qué.	3	300 00	60 00
Gagnon, Alfred.	"	5	500 00	100 00
Gauthier, Z. & Cie.	"	1	100 00	20 00
Gauthier, Mde. Henri.	"	15	1,500 00	300 00
Giroux, J. B.	"	1	100 00	20 00
Gignac, J. L.	Maisonneuve, Qué.	5	500 00	100 00
Guilbault, J. A.	Montréal, Qué.	10	1,000 00	200 00
Holley, T.	St-Hyacinthe, Qué.	5	500 00	100 00
Hébert, Elzéar.	Montréal, Qué.	1	100 00	20 00
Hardy, J. E.	"	2	200 00	40 00
Hall Bros.	"	1	100 00	20 00
Hayes, W. E.	"	100	10,000 00	2,000 00
Hébert, Paul.	Québec, Qué.	5	500 00	100 00
Hamelin, Chs. & Fils.	Trois Rivières, Qué.	6	600 00	120 00
Hirbour, A. F. G.	Montréal, Qué.	50	5,000 00	1,000 00
Hamelin, Chs.	Trois Rivières, Qué.	10	1,000 00	200 00
Hamelin, Chs. Ed.	"	5	500 00	100 00
Hickey & Aubut.	Montréal, Qué.	2	200 00	40 00
Joubert, S. D. (In trust).	Outremont, Qué.	10	1,000 00	200 00
Joubert, J. J. Ltée.	Montréal, Qué.	2	200 00	40 00
Jobin, Elie, Ltée.	Québec, Qué.	1	100 00	20 00
Jobin & Paquette.	"	2	200 00	40 00
Jincheureau, J. B. & Lamonde, P. A.	"	5	500 00	100 00
Jobin, Chrysanthé.	"	1	100 00	20 00
Jauvin, Philippe.	Lac St-Jean, Qué.	20	2,000 00	400 00
Jarry, Stanislas.	St-Laurent, Qué.	32	3,200 00	640 00
Kochenburger, Daniel.	Montréal, Qué.	5	500 00	100 00
Kieffer Bros.	"	1	100 00	20 00
La Cie Carrière & Frère Ltée.	"	10	1,000 00	200 00
Legault, Arsène.	"	1	100 00	20 00

## SESSIONAL PAPER No. 8

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Laurier, Jos.....	Montréal, Qué.....	10	1,000 00	200 00
Lamy, P. & Frère.....	".....	1	100 00	20 00
Lalongé, Cléophas.....	Maisonneuve, Qué.....	2	200 00	40 00
Lanthier, F. X. R.....	".....	10	1,000 00	200 00
Lavigne, J. R.....	Montréal, Qué.....	5	500 00	100 00
Landreville & Huard.....	".....	1	100 00	20 00
Lefebvre, William.....	".....	1	100 00	20 00
Larivière, A. C.....	".....	1	100 00	20 00
Lymburner Limited.....	".....	2	200 00	40 00
Lamarche, J. P.....	".....	100	10,000 00	2,000 00
Limoges, Olivier.....	".....	1	100 00	20 00
Lebel, Geo.....	".....	10	1,000 00	200 00
Latourrelle, T.....	".....	10	1,000 00	200 00
Larin, G. E., M. D.....	".....	110	11,000 00	2,200 00
Laurent & Frère.....	".....	5	500 00	100 00
Librairie Beauchemin Ltée.....	".....	10	1,000 00	200 00
Larivière & Paquette.....	".....	1	100 00	20 00
Laverdure, William.....	Guybourg, Qué.....	2	200 00	40 00
Lefrançois, Chs.....	Montréal, Qué.....	1	100 00	20 00
Leboeuf, J. H. & Cie.....	Ville St-Pierre, Qué.....	5	500 00	100 00
Lemay, Albéric.....	Viauville, Qué.....	1	100 00	20 00
Legault, J. & Cie.....	Montréal, Qué.....	5	500 00	100 00
Lauzon & Ethier.....	".....	1	100 00	20 00
Labelle, Eusèbe.....	Pont-Viau, Co. Laval.....	1	100 00	20 00
Lemieux, J. F.....	Montréal, Qué.....	1	100 00	20 00
Lafrance, Jos. D.....	".....	1	100 00	20 00
La Fonderie de Victoriaville.....	Victoriaville, Qué.....	2	200 00	40 00
Lambert, Arthur.....	".....	2	200 00	40 00
La Cie. Cantin & Fils.....	Warwick, Co. Arthabaska, Qué.....	1	100 00	20 00
Lefrançois, Jos.....	Québec, Qué.....	5	500 00	100 00
La Cie. de Machinerie Mercier.....	Lévis, Qué.....	5	500 00	100 00
LaChance & Tanguay.....	Québec, Qué.....	5	500 00	100 00
Laroche, J. H. & Fils.....	".....	5	500 00	100 00
Laroque, Pascal.....	Montréal, Qué.....	2	200 00	40 00
Leduc & Fortin.....	Beauharnois, Qué.....	5	500 00	100 00
La Cie. Gauthier & Frère.....	Québec, Qué.....	5	500 00	100 00
Larose, W.....	Montréal, Qué.....	10	1,000 00	200 00
La Cie. Buanderie à Vapour.....	Trois Rivières, Qué.....	2	200 00	40 00
Lymburner, T. & Fils.....	".....	2	200 00	40 00
Limoges & Cie.....	Terrebonne, Qué.....	5	500 00	100 00
Leclair, J. U. & Cie., Eng.....	Maisonneuve, Qué.....	2	200 00	40 00
Lafond, F. X.....	Montréal, Qué.....	1	100 00	20 00
Labelle, Félix.....	Ste. Rose de Laval, Qué.....	10	1,000 00	200 00
Langlois, Mendoza.....	Montréal, Qué.....	50	5,000 00	1,000 00
Long, Geo.....	Los Angeles, Californie.....	5	500 00	100 00
Lanoix, J. C.....	Montréal, Qué.....	2	200 00	40 00
Labrecque, Nap.....	Sherbrooke, Qué.....	1	100 00	20 00
Lacroix, Jos.....	Montréal, Qué.....	5	500 00	100 00
Laflamme, Albert.....	".....	3	300 00	60 00
Landry, Jos.....	".....	2	200 00	40 00
La Cie. Savoie Guay.....	Plessisville, Qué.....	3	300 00	60 00
Larerge, R.....	Montréal, Qué.....	2	200 00	40 00
Legault & Frère.....	".....	1	100 00	20 00
Lajeunesse, W.....	".....	10	1,000 00	200 00
Larose, Alcide L.....	".....	5	500 00	100 00
Lamarche, Joseph.....	".....	10	1,000 00	200 00
Landry, J. A., N.P.....	".....	2	200 00	40 00
Lebeau, Chs. U.....	".....	5	500 00	100 00
Lesard, C. E.....	".....	20	2,000 00	400 00
Langevin, J. H.....	".....	5	500 00	100 00
Lavoie & Lavoie.....	".....	1	100 00	20 00
Landreau, Geo.....	".....	3	300 00	60 00
Laflour, Jos.....	Ste. Agathe des Mnts.....	1	100 00	20 00
Langevin, Ferdinand.....	Waterloo, Qué.....	5	500 00	100 00

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## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Lapalme, H. J. & Fils.....	Montréal, Qué.....	1	100 00	20 00
Lafontaine, Aimé.....	".....	2	200 00	40 00
Lafontaine, C. P.....	".....	2	200 00	40 00
Lamontagne, Aimé.....	".....	2	200 00	40 00
Laporte & Forest.....	".....	2	200 00	40 00
Laperrière, Donat.....	".....	3	300 00	60 00
Laporte, Martin, Ltée.....	".....	1	100 00	20 00
La Parisienne Shoe Co.....	Maisonneuve.....	2	200 00	40 00
Lamontagne, Racine & Cie.....	Québec, Qué.....	2	200 00	40 00
Labrecque, J. O. & Cie.....	Montréal, Qué.....	1	100 00	20 00
Levasseur, Henri.....	Victoriaville, Qué.....	1	100 00	20 00
La Cie. Industrielle de Joliette.....	Joliette.....	5	500 00	100 00
Lamarche, J. A., Ptre.....	L'Assomption.....	5	500 00	100 00
Morin, J. T.....	Montréal, Qué.....	10	1,000 00	200 00
Martin Frères & Cie., Ltée.....	".....	5	500 00	100 00
Marchand, C. A.....	".....	10	1,000 00	200 00
Martineau, O. & Fils, Ltée.....	".....	20	2,000 00	400 00
Meunier, Elie.....	St. Jérôme, Qué.....	1	100 00	20 00
Morin, L. P. & Fils.....	St. Hyacinthe.....	5	500 00	100 00
Mathieu, J. O.....	Montréal, Qué.....	10	1,000 00	200 00
Martineau & Pénovau.....	".....	25	2,500 00	500 00
Mercur, Alfred.....	".....	10	1,000 00	200 00
Meunier, E.....	".....	2	200 00	40 00
Meunier, Frère & Cie.....	Ahuntsic, Qué.....	1	100 00	20 00
Marsan & Frère.....	Montréal, Qué.....	5	500 00	100 00
Morin, Clovis.....	".....	3	300 00	60 00
Marcotte, A., M.D.....	St. Basile, Co. Portneuf.....	2	200 00	40 00
Martial, Jos. & Fils.....	Maisonneuve, Qué.....	1	100 00	20 00
Marchand, Antoine.....	St. Tite, Co. Champlain.....	2	200 00	40 00
Millen & Frère.....	Ahuntsic, Qué.....	3	300 00	60 00
Meunier, O. B.....	Maisonneuve, Qué.....	1	100 00	20 00
Mercur, A.....	Drummondville, Qué.....	2	200 00	40 00
Martin, Cyrille.....	Montréal, Qué.....	15	1,500 00	300 00
Massicotte, J. P. H., M.D.....	Victoriaville, Qué.....	2	200 00	40 00
Morrisette, C. E.....	Québec, Qué.....	5	500 00	100 00
Malo, Edgar.....	Montréal, Qué.....	1	100 00	20 00
Marineau, Henri.....	Maisonneuve, Qué.....	1	100 00	20 00
Montebault, R. E.....	Trois Rivières, Qué.....	5	500 00	100 00
Marchand, Zéphirin & Fils.....	".....	5	500 00	100 00
Marion, J. P.....	Marion Station, Co. La- belle, Qué.....	1	100 00	20 00
Massicotte, L.....	Montréal, Qué.....	2	200 00	40 00
McLaren, W. Frederick.....	".....	2	200 00	40 00
McLaren, R. W.....	".....	1	100 00	20 00
Millette, Léonile.....	Rosemont, Qué.....	5	500 00	100 00
Mercur, J. Rosario.....	Montréal, Qué.....	1	100 00	20 00
Marchand, O.....	".....	1	100 00	20 00
Magéau, J. E.....	L'Epiphanie.....	5	500 00	100 00
Marier, J. A.....	Montréal, Qué.....	5	500 00	100 00
Martineau, J. B.....	Maisonneuve, Qué.....	4	400 00	80 00
Martineau, J. G.....	Montréal, Qué.....	25	2,500 00	500 00
Marcoux, G.....	".....	5	500 00	100 00
Morin, J. H. G., M.D.....	Ottawa, Ont.....	5	500 00	100 00
Martel, J. L. H., M.D.....	Montréal, Qué.....	25	2,500 00	500 00
Marsh, Mrs. Annie M.....	Québec, Qué.....	5	500 00	100 00
Martineau, O.....	Montréal, Qué.....	100	10,000 00	2,000 00
Normand, A. N.....	Montmagny.....	10	1,000 00	200 00
Noel, L. O.....	Sherbrooke, Qué.....	1	100 00	20 00
Normand & Légaré.....	Montréal, Qué.....	2	200 00	40 00
Normandin, Ovide.....	".....	50	5,000 00	1,000 00
Ouellette & St. Pierre.....	St. Lambert.....	1	100 00	20 00
Préfontaine, Thos., Jr.....	Montréal, Qué.....	10	1,000 00	200 00
Pariseau & Frère.....	".....	1	100 00	20 00
Parent, J. C.....	".....	10	1,000 00	200 00
Pichette, Alfred.....	".....	1	100 00	20 00

## SESSIONAL PAPER No. 8

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Paquette, Ferdinand.....	Montréal, Qué.....	2	200 00	40 00
Pepin, E. M. R.....	St. Basile, Co. Portneuf.	2	200 00	40 00
Pauzé & Gohier.....	Montréal, Qué.....	2	200 00	40 00
Pepin, D. E.....	Magog, Co. Stanstead...	1	100 00	20 00
Presseau, J. A.....	Montréal, Qué.....	1	100 00	20 00
Piché, J. G., M.D.....	".....	75	7,500 00	1,000 00
Paradis & Boisvert.....	".....	1	100 00	20 00
Prud'homme & Frère.....	Verdun.....	1	100 00	20 00
Perrault Printing Co.....	Montréal, Qué.....	1	100 00	20 00
Pouliot, Arthur.....	Québec, Qué.....	1	100 00	20 00
Panneton, E. F.....	Trois Rivières, Qué.....	4	400 00	80 00
Préfontaine, E. & Fils.....	Longueuil, Qué.....	5	500 00	100 00
Pagé, Philémon.....	Montréal, Qué.....	5	500 00	100 00
Patenaude, Eugène.....	Outremont, Qué.....	5	500 00	100 00
Paquette, Achille & Albert, Drs.....	Québec, Qué.....	30	3,000 00	600 00
Picotte, J. N., M.D.....	Montréal, Qué.....	20	2,000 00	400 00
Papineau, C. L.....	Outremont, Qué.....	10	1,000 00	200 00
Papineau, G.....	Montréal, Qué.....	5	500 00	100 00
Parker, W. H.....	Buckingham, Qué.....	1	100 00	20 00
Peters, L. H., Ltd.....	Québec, Qué.....	1	100 00	20 00
Perras, O.....	Montréal, Qué.....	1	100 00	20 00
Papineau, Hormidas.....	".....	1	100 00	20 00
Patenaude, O.....	".....	10	1,000 00	200 00
Paquin, J. H.....	Outremont, Qué.....	5	500 00	100 00
Pagé, J. E. Cha.....	Montréal, Qué.....	1	100 00	20 00
Prévost, Adolphe.....	".....	5	500 00	100 00
Picard, Léger.....	Québec, Qué.....	3	300 00	60 00
Phaneuf, Rod.....	Contrecoeur, Co. Ver- chères, Qué.....	2	200 00	40 00
Phaneuf, Ed.....	Maisonneuve, Qué.....	1	100 00	20 00
Pelletier, J.....	Montréal, Qué.....	50	5,000 00	1,000 00
Phaneuf, J. E.....	St. Hugues, Qué.....	10	1,000 00	200 00
Robin & Frères.....	Montréal, Qué.....	2	200 00	40 00
Roberge, Jos.....	".....	2	200 00	40 00
Rhéaume, Joseph.....	Maisonneuve, Qué.....	5	500 00	100 00
Roger, Alphée.....	Pont-Viau, Co. Laval...	1	100 00	20 00
Richard, Archibald.....	Maisonneuve, Qué.....	1	100 00	20 00
Reed, Walter.....	Montréal, Qué.....	1	100 00	20 00
Roussseau, Lacasse.....	".....	5	500 00	100 00
Robillard, H.....	".....	3	300 00	60 00
Richard, Elie.....	Québec, Qué.....	1	100 00	20 00
Robillard, Clément.....	Montréal, Qué.....	100	10,000 00	2,000 00
Riopel, Edmond.....	Rosemont, Qué.....	1	100 00	20 00
Rhéaume, Arthur.....	Montréal, Qué.....	2	200 00	40 00
Riberdy, J. A., M.D.....	La Tuque Falls, Qué.....	10	1,000 00	200 00
Royal Toilet Service Co.....	Montréal, Qué.....	6	600 00	120 00
Robin, L. E.....	".....	3	300 00	60 00
Rousseau, Ali.....	".....	1	100 00	20 00
Robillard, Ls. Jos.....	".....	5	500 00	100 00
Rendy, Arthur.....	".....	10	1,000 00	200 00
Sarrasin, Nap.....	".....	5	500 00	100 00
St. Amand, Joseph.....	".....	5	500 00	100 00
Sheppard, Jas. & Son.....	Sorel, Qué.....	5	500 00	100 00
Saumure, Philippe.....	Montréal, Qué.....	5	500 00	100 00
Sigouin, Jos.....	".....	5	500 00	100 00
Sauvagenau, Ureisse.....	".....	1	100 00	20 00
Shinnick, J. A.....	".....	5	500 00	100 00
Sauriol, Joseph.....	".....	10	1,000 00	200 00
Savard, Donat.....	Maisonneuve, Qué.....	1	100 00	20 00
Senécal & Quidoz.....	Ste. Thérèse, Qué.....	2	200 00	40 00
Sicotte, Josephat.....	Maisonneuve, Qué.....	1	100 00	20 00
Sauvé, Téléphore.....	Verdun, Qué.....	5	500 00	100 00
Standard Lime & Quarry Co., Ltd.....	Joliette, Qué.....	5	500 00	100 00
Simard, Maxime.....	Maisonneuve, Qué.....	2	200 00	40 00

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THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Strachan, James Reg.....	Montréal, Qué.....	5	500 00	100 00
Strachan, A. & L.....	".....	2	200 00	40 00
Séminaire, St. Sulpice.....	".....	100	10,000 00	2,000 00
Surveyer, L. J. A.....	".....	10	1,000 00	200 00
Sewers Paving & Construction, Ltd.....	".....	50	5,000 00	1,000 00
Sauvé, Cha., M.V.....	St. Guillaume d'Upton..	4	400 00	80 00
St. Pierre, J. C., M.D.....	Sherbrooke, Qué.....	80	8,000 00	1,600 00
Tremblay, J. E.....	Montréal, Qué.....	10	1,000 00	200 00
Tardif, O.....	Maisonneuve, Qué.....	2	200 00	40 00
Tremblay, F.....	Montréal, Qué.....	10	1,000 00	200 00
Tessier, Edouard.....	Maisonneuve, Qué.....	10	1,000 00	200 00
Tardif, Wilfrid.....	Viauville, Qué.....	30	3,000 00	600 00
The Standard Paper Box Co., Ltd.....	Montréal, Qué.....	1	100 00	20 00
The King Paper Box Co., Ltd.....	Maisonneuve, Qué.....	2	200 00	40 00
Tessier, H.....	Montréal, Qué.....	5	500 00	100 00
Tremblay, E.....	".....	5	500 00	100 00
The Tourville Lumber Mills.....	".....	10	1,000 00	200 00
The Victoriaville Furniture Co.....	Victoriaville, Qué.....	5	500 00	100 00
The Victoria Clothing Co.....	".....	1	100 00	20 00
The Canadian Rattan Chair Co., Ltd.....	".....	2	200 00	40 00
The Canada Mattress Mfg. Co.....	".....	3	3,100 00	60 00
The Canadian Buffalo Forge Co.....	Montréal, Qué.....	1	100 00	20 00
Tourigny & Marceus.....	Québec, Qué.....	5	500 00	100 00
Terreau & Racine.....	".....	5	500 00	100 00
Thivierge, Eugène.....	".....	5	500 00	100 00
The Royal Paper Box Co.....	".....	5	500 00	100 00
Turmaine, Narcisse.....	Montréal, Qué.....	1	100 00	20 00
Thériault, J. E.....	".....	50	5,000 00	1,000 00
Thouin, Gaspard.....	".....	75	7,500 00	1,500 00
Thériault, P.....	Montréal, Qué.....	2	200 00	40 00
Truchon, Henri.....	".....	5	500 00	100 00
Trudeau, J. C. E.....	".....	20	2,000 00	400 00
Tourigny, Paul.....	Victoriaville, Qué.....	3	300 00	60 00
Villeneuve, L. & Cie.....	Montréal, Qué.....	10	1,000 00	200 00
Vaillancourt, B.....	".....	2	200 00	40 00
Vessot, S.....	Joliette, Qué.....	10	1,000 00	200 00
Viau, I. & Fils.....	St. Jérôme, Qué.....	2	200 00	40 00
Varin, Victor.....	Montréal, Qué.....	1	100 00	20 00
Vadeboncoeur, Edmond.....	".....	5	500 00	100 00
Vaillancourt, Louis.....	".....	1	100 00	20 00
Vézina, Chas., Eng.....	Québec, Qué.....	2	200 00	40 00
Valois, J. J.....	Outremont, Qué.....	5	500 00	100 00
Villeneuve, L.....	Montréal, Qué.....	10	1,000 00	200 00
Vincent, Paradis & Cie.....	".....	1	100 00	20 00
Villeneuve, J. Arthur.....	".....	80	8,000 00	1,600 00
Warwick Overall Co.....	Warwick, Co. Arthab'a.	1	100 00	20 00
Welhelmy, D.....	Montréal, Qué.....	1	100 00	20 00
Warren, Wilfrid.....	".....	20	2,000 00	400 00
Wayland, W. A.....	".....	5	500 00	100 00
Bélanger, O.....	".....	5	500 00	100 00
Carignan, J. Alex.....	Trois Rivières, Qué.....	1	100 00	20 00
Cambonne, Auguste.....	Montréal, Qué.....	2	200 00	40 00
Fashion Craft Mfrs., Ltd.....	".....	5	500 00	100 00
Grandbois, M. A. Eng.....	St. Casimir, Qué.....	10	1,000 00	200 00
Hamon & Hess.....	Montréal, Qué.....	1	100 00	20 00
Quimet, Honorat.....	Ste. Rose, Qué.....	2	200 00	40 00
Quintal, Omer.....	Montréal, Qué.....	5	500 00	100 00
Quebec Glove Leather Mfr.....	Limoilou, Qué.....	1	100 00	20 00
Desormaux, Jos.....	Montréal, Qué.....	2	200 00	40 00
Lapointe, Albert.....	Limoilou, Qué.....	2	200 00	40 00
Canada Lime & Builders Supply Co.....	Montréal, Qué.....	2	200 00	40 00
Thomson, W. H.....	Thurso, Qué.....	5	500 00	100 00
Caron & Surprenant.....	Maisonneuve, Qué.....	1	100 00	20 00
Totals.....		4,949	\$494,900 00	\$ 98,280 00

## SESSIONAL PAPER No. 8

## MOOSE, THE GRAND LODGE OF THE LOYAL ORDER OF, IN THE DOMINION OF CANADA.

## LIST OF OFFICERS—(As at March 11, 1917)

Fred Beard, jr., Past Grand Dictator; Norman G. Heyd, Grand Dictator; W. Buller, Vice-Grand Dictator; A. W. Lorsch, Grand Prelate; R. H. Brandon, Grand Sec.; P. D. Knowles, Grand Treas.; Geo. Hodder, Grand Sergt.-at-Arms; Grand Inner Guard, G. Reeves; Grand Outer Guard, Thos. Lessiman; Grand Trustees—F. Robins, A. Jacobs, P. A. Schultes.

## THE MOUNT ROYAL ASSURANCE COMPANY.

## LIST OF DIRECTORS—(As at Feb. 16, 1917.)

Hon. H. B. Rainville, Pres.; Hon. Senator J. M. Wilson, Vice-Pres.; J. E. Clement, Manager and Secretary; Neuville Belleau, Hon. J. L. Decarie, K.C., H. A. Ekers, Sir Lomer Gouin, P. Rainville, Hon. N. Perodeau, M.L.C.

## LIST OF SHAREHOLDERS—(As at December 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Beaubien, L. G. & Co.	Montreal, Que.	30	300 00	300 00
Beauchemin, L. J. O.	"	50	500 00	500 00
Besudet, G.	Victoriaville, Que.	14	140 00	140 00
Beekit, O. G.	Montreal, Que.	100	1,000 00	1,000 00
Belleau, Neuville.	Quebec, Que.	150	1,500 00	1,500 00
Berger, Succ. Chas.	Montreal, Que.	50	500 00	500 00
Boisvert, J. H.	Quebec, Que.	17	170 00	170 00
Brassard, A. R.	Montreal, Que.	85	850 00	850 00
Brunet, R.	"	100	1,000 00	1,000 00
Brassard, Evariste.	"	20	200 00	200 00
Cardinal, Succ. J. T.	"	50	500 00	500 00
Caron, Rev. J. B. T.	St. Maurice, Que.	100	1,000 00	1,000 00
Chaput, C.	Montreal, Que.	100	1,000 00	1,000 00
Charland, A.	"	40	400 00	400 00
Clement, J. E.	"	4,433	44,330 00	44,330 00
Clement, J. E., in trust.	"	60	600 00	600 00
Clement, Mde. J. E.	"	35	350 00	350 00
Copping, W. J.	Joliette, Que.	100	1,000 00	1,000 00
Clement, Succ. J. E., Sr.	Montreal, Que.	25	250 00	250 00
Chalifoux, J. H.	"	100	1,000 00	1,000 00
D'Argencourt, L. O.	"	100	1,000 00	1,000 00
Decarie, Hon. J.	"	1,260	12,600 00	12,600 00
Dubuc, A.	"	10	100 00	100 00
Dufour, J.	St. Moise, Que.	10	100 00	100 00
Ekers, H. A.	Montreal, Que.	375	3,750 00	3,750 00
Ethier, J.	"	100	1,000 00	1,000 00
Faillie, Edmour.	"	100	1,000 00	1,000 00
Fiset, Hon. J. B. R.	Ottawa, Ont.	50	500 00	500 00
Fournier, J. E.	Montreal, Que.	25	250 00	250 00
Garipey, H.	"	20	200 00	200 00
Granger, F. J.	"	50	500 00	500 00
Gouin, Sir Lomer.	Quebec, Que.	175	1,750 00	1,750 00
Grothé, R. O., A. A. and L. E.	Montreal, Que.	100	1,000 00	1,000 00
Lamy, H.	"	50	500 00	500 00
Larue, L., Jr.	"	50	500 00	500 00
Lavallée, L. A.	"	100	1,000 00	1,000 00

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THE MOUNT ROYAL ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Lemieux, J. H.	Montreal, Que.	25	250 00	250 00
Lesperance, A. P.	"	50	500 00	500 00
Letendre, J. B.	"	10	100 00	100 00
Larivière, Emery	"	300	3,000 00	3,000 00
Langlais, Mde. Vve. Henri	"	75	750 00	750 00
Majeau, Jos.	"	50	500 00	500 00
Mathieu, Succ. J. B. B.	"	30	300 00	300 00
Maurault, Mde. L. B.	L'Assomption, Que.	400	4,000 00	4,000 00
Macdonald, J. R.	Montreal, Que.	25	250 00	250 00
McKergow, J.	"	25	250 00	250 00
McNally, Mrs. Annie	"	275	2,750 00	2,750 00
Normandin, A.	"	200	2,000 00	2,000 00
Normandin, J.	"	50	500 00	500 00
Ouimet, Hon. J. A.	"	160	1,600 00	1,600 00
Paterson, Mary Ethel	"	50	500 00	500 00
Perodeau, Hon. N.	"	2,000	20,000 00	20,000 00
La Banque d'Hochelaga	"	229	2,290 00	2,290 00
Pelletier, Hon. L. P.	Quebec, Que.	175	1,750 00	1,750 00
Phelan, F. E.	Montreal, Que.	10	100 00	100 00
Plouffe, H.	"	30	300 00	300 00
Préfontaine, T.	"	50	500 00	500 00
Prevost, E.	"	11	110 00	110 00
Philps, A.	Huntingdon, Que.	20	200 00	200 00
Rainville, Henri F.	Montreal, Que.	50	500 00	500 00
Rainville, Hon. H. B.	"	8,231	82,310 00	82,310 00
Rougier, P. V.	"	10	100 00	100 00
Rouleau, A.	"	20	200 00	200 00
Roy, Clothilde	"	50	500 00	500 00
Rainville, Eugénie A.	"	500	5,000 00	5,000 00
Rainville, Paul	"	200	2,000 00	2,000 00
Séminaire de Montréal	"	685	6,850 00	6,850 00
Santoire, A. T. Z.	St. Chrysostome, Que.	50	500 00	500 00
Savard, Mde. J. A.	Montreal, Que.	5	50 00	50 00
Simard, A.	"	80	800 00	800 00
St. Germain, F.	"	20	200 00	200 00
La Communauté des Soeurs de la Visitation				
Stc. Marie	Ottawa West, Ont.	50	500 00	500 00
Thibaudeau, A.	Montreal, Que.	10	100 00	100 00
Toohy, J.	"	25	250 00	250 00
Tremblay, W.	"	10	100 00	100 00
Treaholm, W. H.	"	10	100 00	100 00
Trudel, J. D.	"	25	250 00	250 00
Vaillancourt, J. A.	"	100	1,000 00	1,000 00
Villeneuve, Mde. J. B.	"	50	500 00	500 00
Ward, J.	"	20	200 00	200 00
Warren, J. L.	"	100	1,000 00	1,000 00
Wilson, Hon. J. M.	"	2,000	20,000 00	20,000 00
Ouimet, E. A.	"	140	1,400 00	1,400 00
Lett, F. A.	Barrie, Ont.	25	250 00	250 00
Hudon, Marie Lea Cora	Waterloo, Que.	50	500 00	500 00
Totals		25,000	\$250,000 00	\$ 250,000 00

## SESSIONAL PAPER No. 8

## THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 16, 1917.)

D. K. Ridout, Pres.; Chas. F. Dale and R. C. Holden, Vice-Pres.; W. T. Bradshaw, W. P. Murray, W. D., E. Strickland, J. D. Montgomery, A. W. Robertson, J. J. Meagher, M. J. Butler, W. S. Dresser.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Bradshaw, W. T.....	Toronto, Ont.....	75	7,500 00	2,500 00
Dale, Chas. F.....	Montreal, P.Q.....	1,000	100,000 00	20,000 00
Dymont, A. E.....	Toronto, Ont.....	75	7,500 00	2,500 00
Gittleson, Leonard.....	Montreal, P.Q.....	5	500 00	166 66
Mathias, P. F.....	".....	10	1,000 00	1,000 00
Meagher, J. J. (in trust).....	".....	80	8,000 00	6,000 00
Montgomery, J. D.....	Toronto, Ont.....	70	7,000 00	2,333 33
Murphy, Miss L. V.....	Montreal, P.Q.....	160	16,000 00	4,000 00
Murray, W. Parkyn.....	Toronto, Ont.....	25	2,500 00	2,500 00
McCulloch, Miss J. H.....	Montreal, P.Q.....	10	1,000 00	333 33
Peacock, P. W.....	".....	130	13,000 00	3,000 00
Potter, P. E.....	".....	112	11,200 00	2,400 00
Strickland, W. D'E.....	Toronto, Ont.....	30	3,000 00	1,000 00
Thomson, J. A.....	".....	1	100 00	33 33
Holden, R. C.....	Montreal, P.Q.....	55	5,500 00	5,500 00
Macpherson, A. J.....	".....	30	3,000 00	1,000 00
Shirres, D. A.....	".....	30	3,000 00	1,000 00
Peacock, Wm.....	Winnipeg, Man.....	50	5,000 00	1,666 66
Ness, Mrs. M. S.....	Ottawa, Ont.....	10	1,000 00	333 33
Ridout, H. E.....	Toronto, Ont.....	10	1,000 00	333 33
Dickson, J. E. E.....	Montreal, P.Q.....	10	1,000 00	333 33
Birks, Gerald W.....	".....	30	3,000 00	1,000 00
Clelland, Wm. J.....	".....	25	2,500 00	833 33
Willmott, Jno. H.....	Bracebridge, Ont.....	40	4,000 00	4,000 00
Robertson, A. W.....	Montreal, P.Q.....	130	13,000 00	3,000 00
Quinlan, Hugh.....	".....	130	13,000 00	3,000 00
Meagher, Muriel C.....	".....	72	7,200 00	2,400 00
Dresser, W. S.....	Sherbrooke, P.Q.....	25	2,500 00	833 33
Meagher, Jno. J.....	Montreal, P.Q.....	30	3,000 00	1,000 00
Baillie, F. W.....	Toronto, Ont.....	50	5,000 00	1,666 66
Ridout, Douglas K.....	".....	235	23,500 00	5,500 00
McCulloch, Mrs. M. S.....	Montreal, P.Q.....	10	1,000 00	333 33
Sproul, Robert.....	Toronto, Ont.....	4	400 00	133 33
Holden, Jas. C.....	Montreal, P.Q.....	25	2,500 00	2,500 00
Mosher, Mrs. M. C.....	".....	30	3,000 00	1,000 00
Wood, F. P.....	Toronto, Ont.....	50	5,000 00	1,666 67
Butler, Matthew J.....	Montreal, P.Q.....	100	10,000 00	2,000 00
Doheny, Hugh.....	".....	100	10,000 00	2,000 00
Totals.....		3,064	\$306,400 00	\$ 90,799 95

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## THE NORTH EMPIRE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 20, 1917.)

J. A. Thompson, Pres.; M. Long and W. M. Fisher, Vice-Presidents; J. D. McArthur, Colin Inkster, F. W. Drewry, D. L. Mather, F. E. Kenaston, C. A. Adamson, W. A. Hebblewhite.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Adamson, Long & McDonald.....	Winnipeg, Man.....	50	5,000 00	1,500 00
Adair, Thos.....	Treherne, Man.....	12½	1,250 00	375 00
Adamson, J. E.....	Winnipeg, Man.....	25	2,500 00	750 00
Adamson, Mrs. Mary W.....	".....	11	1,100 00	330 00
Adamson, Alan B.....	".....	35	3,500 00	1,050 00
Adamson, C. A.....	".....	108	10,800 00	3,240 00
Argue, Wm. P.....	Vancouver, B.C.....	2½	250 00	75 00
Allan, Jas. A.....	Regina, Sask.....	10	1,000 00	300 00
Appleton, Jno.....	Toronto, Ont.....	5	500 00	150 00
Axford, Annie.....	Winnipeg, Man.....	3	300 00	90 00
Ashley, W. W.....	Saskatoon, Sask.....	13	1,300 00	390 00
Atkinson, C. L.....	Wawanesa, Man.....	10	1,000 00	300 00
Alpine, John Chas.....	Joliet, Ill.....	5	500 00	150 00
Adair, John.....	Treherne, Man.....	5	500 00	150 00
Agnew, Thos. J.....	Prince Albert, Sask.....	13	1,300 00	390 00
Armitage, R. W.....	Roland, Man.....	13	1,300 00	390 00
Bell, Mrs. C. E.....	Saskatoon, Sask.....	100	10,000 00	3,000 00
Bain, Alex.....	Winnipeg, Man.....	25	2,500 00	750 00
Bettes, Jas. W.....	".....	50	5,000 00	1,500 00
Bell, Mrs. Elizabeth.....	".....	105	10,500 00	3,603 95
Bashford, Wm. B.....	Rosthern, Sask.....	100	10,000 00	3,000 00
Boggs, J. G.....	Saskatoon, Sask.....	50	5,000 00	1,500 00
Brock, J. H. (Estate).....	Winnipeg, Man.....	4	400 00	120 00
Bretton, Mrs. N.....	Letellier, Man.....	1	100 00	30 00
Bullman, W. J.....	Winnipeg, Man.....	5	500 00	150 00
Bray, G. H.....	Morden, Man.....	5	500 00	150 00
Bond, Amos.....	Roland, Man.....	2½	250 00	75 00
Baker, A. H.....	Rosebank, Man.....	12½	1,250 00	375 00
Bristol, J. Wesley.....	Victoria, B.C.....	25	2,500 00	750 00
Black, Miss Jean E.....	Morden, Man.....	2½	250 00	75 00
Bjorstead, Julius.....	St. Paul, Minn.....	5	500 00	150 00
Black, John Henry.....	Morden, Man.....	5	500 00	150 00
Brethour, R. W.....	Hamiota, Man.....	½	50 00	15 00
Christie, Jonas.....	Glenboro, Man.....	12½	1,250 00	375 00
Campbell, A. A.....	Vancouver, B.C.....	2½	250 00	75 00
Campbell, L.....	".....	2½	250 00	75 00
Chambers, John Hudson.....	Winnipeg, Man.....	13	1,300 00	390 00
Chadwick, Ashford (Estate).....	".....	1	100 00	30 00
Church, E. J.....	South Durham, P.Q.....	5	500 00	150 00
Carlin, Mrs. Florence.....	Victoria, B.C.....	15	1,500 00	450 00
Clarkson, Worrell.....	St. Paul, Minn.....	1	100 00	30 00
Cameron, John A.....	Rathwell, Man.....	5	500 00	150 00
Chalmers, R. J.....	Manitou, Man.....	5	500 00	150 00
Cornwall, W. A.....	Clareholm, Alta.....	5	500 00	150 00
Carrothers, J. W.....	Methven, Man.....	12½	1,250 00	375 00
Cherry, Harry T.....	Winnipeg, Man.....	5	500 00	150 00
Coyle, D. F.....	".....	25	2,500 00	750 00
Chambers, Robert.....	Gretna, Man.....	20	2,000 00	600 00
Campbell, R. J.....	Boissevain, Man.....	2½	250 00	75 00
Crawford, W. E.....	Hartney, Man.....	10	1,000 00	300 00
Cannon, Charles.....	Belmont, Man.....	7½	750 00	225 00
Campbell, E. J.....	Carnduff, Sask.....	5	500 00	150 00
Costello, Sophia A. H.....	Belmont, Man.....	5	500 00	150 00

## SESSIONAL PAPER No. 8

## THE NORTH EMPIRE FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Clinksill, James.....	Saskatoon, Sask.....	5	500 00	150 00
Couling, Pierce.....	Wawanesa, Man.....	5	500 00	150 00
Crease, Lindlay.....	Vancouver, B.C.....	2½	250 00	75 00
Chubb, Benjamin.....	North Vancouver, B.C.....	12½	1,250 00	375 00
Carpenter, Oscar A.....	Sully, Iowa.....	12½	1,250 00	375 00
Coo, George H.....	Fort William, Ont.....	5	500 00	150 00
Crawford, Miss A. G.....	Ottawa, Ont.....	10	1,000 00	300 00
Canada Terr. Corporation.....	Winnipeg, Man.....	649	64,900 00	19,470 00
Drewry, E. L.....	".....	5	500 00	150 00
Drewry, F. W.....	".....	30	3,000 00	900 00
Dewart, E. H.....	Stockton, Man.....	5	500 00	150 00
Deans, W. J.....	Brandon, Man.....	13	1,300 00	390 00
Deeves, Griffin H.....	Chicago, Ill.....	10	1,000 00	300 00
Davidson, Gilbert E.....	Manitou, Man.....	5	500 00	150 00
Dundas, Henry.....	Miami, Man.....	7½	750 00	225 00
Denege, James D.....	St. Paul, Minn.....	5	500 00	150 00
Dingwall, D. R. (Estate).....	Winnipeg, Man.....	2½	250 00	75 00
Duncan, James.....	Glenboro, Man.....	5	500 00	150 00
Dingle, G. S.....	Calgary, Alta.....	5	500 00	150 00
Elliott, A. G. and O. T. H.....	Wawanesa, Man.....	13	1,300 00	390 00
Elliott, James.....	".....	25	2,500 00	750 00
Elliott, A. R.....	Chicago, Ill.....	10	1,000 00	300 00
Friesen, Jacob L.....	Gretna, Man.....	25	2,500 00	750 00
Friesen, Jacob P.....	".....	50	5,000 00	1,500 00
Friesen, Peter J.....	".....	25	2,500 00	750 00
Fahey, Joseph.....	Winnipeg, Man.....	50	5,000 00	1,410 00
Fisher, W. M.....	".....	200	20,000 00	6,000 00
Fairbairn, Alex.....	Carnduff, Sask.....	12½	1,250 00	375 00
Fairbairn, Geo.....	".....	12½	1,250 00	375 00
Foulds, A. H.....	".....	38	3,800 00	1,140 00
Fitzhenry, W. D. Tight.....	Myrtle, Man.....	12½	1,250 00	375 00
Fleming, Edgar.....	Victoria, B.C.....	3	300 00	90 00
Fairfax, W. H.....	Holland, Man.....	7½	750 00	225 00
Frederickson, J. S.....	Glenboro, Man.....	5	500 00	150 00
Frank, Mrs. R. W.....	Minto, Man.....	5	500 00	150 00
Farghay, John H.....	La Riviere, Man.....	½	50 00	15 00
Fife, Gordon.....	Crystal City, Man.....	5	500 00	150 00
Fellows, Archie.....	Victoria, B.C.....	5	500 00	150 00
Foulds, W. R.....	Carnduff, Sask.....	8	800 00	240 00
Fitzpatrick, Frank C.....	Newdale, Man.....	20	2,000 00	600 00
Grant, Geo. J.....	St. Paul, Minn.....	5	500 00	150 00
Galt, Geo. F.....	Winnipeg, Man.....	5	500 00	150 00
Gordon, Albert L.....	Regina, Sask.....	25	2,500 00	750 00
Guthrie, Archibald (Estate).....	St. Paul, Minn.....	5	500 00	150 00
Green, Jos. E.....	Wawanesa, Man.....	2½	250 00	75 00
Garbutt, O. D.....	Crystal City, Man.....	1	100 00	30 00
Gillen, Mrs. Maud.....	Winnipeg, Man.....	2½	250 00	75 00
Hebblewhite, W. A.....	".....	100	10,000 00	3,000 00
Heubach, Mrs. Elizabeth H.....	Montreal, Que.....	50	5,000 00	1,500 00
Harris, Henry.....	Victoria, B.C.....	3	300 00	90 00
Hettle, John.....	Fairfax, Man.....	1	100 00	30 00
Hamilton, Janet.....	Victoria, B.C.....	12½	1,250 00	375 00
Hall, J. D.....	Vancouver, B.C.....	5	500 00	150 00
Herriott, William.....	Souris, Man.....	5	500 00	150 00
Huston, James.....	Manitou, Man.....	5	500 00	150 00
Hodgson, James H.....	Myrtle, Man.....	37½	3,750 00	1,125 00
Hefford, Chas. H.....	Miami, Man.....	2½	250 00	75 00
Hedderley, John E.....	Grandview, Man.....	5	500 00	150 00
Hanson, A. H.....	Saskatoon, Sas.....	25	2,500 00	750 00
Hutchinson, H. W.....	Winnipeg, Man.....	100	10,000 00	2,818 75
Hay, Robert F.....	".....	20	2,000 00	600 00
Hamilton, W. L.....	Passburg, Alta.....	50	5,000 00	1,500 00
Haverson, John H.....	Carman, Man.....	5	500 00	150 00
Higgins, A. F.....	Roland, Man.....	3	300 00	90 00
Halpenny, J.....	Winnipeg, Man.....	12½	1,250 00	375 00

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## THE NORTH EMPIRE FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Holditch, Constance M.....	Winnipeg, Man.....	5	500 00	150 00
Hudson, Horace V.....	".....	21	250 00	75 00
Hamilton, J. J.....	Minneapolis, Minn.....	3	300 00	90 00
Hughton, Raymond R.....	Belmont, Man.....	1	100 00	30 00
Hodgson, William T.....	Roland, Man.....	38	3,800 00	1,140 00
Inkster, Colin.....	Winnipeg, Man.....	50	5,000 00	1,500 00
Jordan, Wm.....	".....	100	10,000 00	3,000 00
Jackson, Wemyss.....	Chicago, Ill.....	10	1,000 00	300 00
Jackson, Wm.....	Holland, Man.....	5	500 00	150 00
Johnson, R. E.....	Minneapolis, Minn.....	13	150 00	45 00
Johnson Bros.....	Minto, Man.....	121	1,250 00	375 00
Jones, Oswald Meredith.....	Victoria, B.C.....	25	2,500 00	750 00
Jones, Frederick W.....	".....	121	1,250 00	375 00
Keene, Harold.....	Winnipeg, Man.....	21	250 00	75 00
Kerr, O. W. & Co.....	Minneapolis, Minn.....	5	500 00	150 00
Kane, Paul.....	Rathwell, Man.....	5	500 00	150 00
Konantz, Edward A.....	St. Paul, Minn.....	5	500 00	150 00
Kirk, Mrs. Mary E.....	Myrtle, Man.....	121	1,250 00	375 00
Kirk, Thomas.....	".....	231	2,350 00	705 00
Kerr, Ezra M.....	Crystal City, Man.....	23	250 00	75 00
Kenny, John.....	Victoria, B.C.....	8	800 00	240 00
Kenaston, Frederick E.....	Minneapolis, Minn.....	100	10,000 00	3,000 00
Kisbey, R.....	Estevan, Sask.....	50	5,000 00	1,500 00
Kelley, W. C.....	West Summerland, B.C.....	50	5,000 00	1,500 00
Kennedy, Finlay.....	Regina, Sask.....	3	300 00	90 00
Lockhard, W. T.....	Carnduff, Sask.....	13	1,300 00	390 00
Limback, Jos. A.....	Chicago, Ill.....	13	1,300 00	390 00
Livingston, Peter.....	Morden, Man.....	3	300 00	90 00
Long, Michael.....	Winnipeg, Man.....	405	40,500 00	12,150 00
Long, William.....	".....	20	2,000 00	680 00
Long, W. S.....	".....	15	1,500 00	450 00
Lamont, Hon. John N.....	Regina, Sask.....	50	5,000 00	1,500 00
Laughlin, J. Bell.....	Cartwright, Man.....	21	250 00	75 00
Langtry, Robert.....	Roland, Man.....	3	300 00	90 00
Lloyd, M. T. L.....	Winnipeg, Man.....	5	500 00	150 00
Leslie, Frederick G.....	St. Paul, Minn.....	1	100 00	30 00
Leslie, John, Estate of.....	Winnipeg, Man.....	20	2,000 00	600 00
Locke, Corbet, Judge.....	Morden, Man.....	21	250 00	75 00
Law, William M.....	Prince Rupert, B.C.....	5	500 00	150 00
Long, James.....	Whitby, Ont.....	10	1,000 00	300 00
Mather, D. L.....	Winnipeg, Man.....	250	25,000 00	8,250 00
Matheson, Duncan.....	Inverness, Scotland.....	20	2,000 00	600 00
Mather, R. A.....	Vancouver, B.C.....	50	5,000 00	1,500 00
Mulock, William Redford.....	Winnipeg, Man.....	2	200 00	60 00
Manning, Luther.....	Crystal City, Man.....	21	250 00	75 00
Morphy, John Henry.....	Miami, Man.....	15	1,500 00	450 00
Moore, Richard F.....	Winnipeg, Man.....	21	250 00	75 00
Manning, Robert F.....	".....	121	1,250 00	375 00
Mitchell, Hillyard.....	Duck Lake, Sask.....	5	500 00	150 00
Miller, R. H.....	Morden, Man.....	5	500 00	150 00
Moffatt, Frank B.....	Weyburn, Sask.....	5	500 00	150 00
Mara, John Andrew.....	Victoria, B.C.....	50	5,000 00	1,500 00
Martin, James E.....	Fort William, Ont.....	25	2,500 00	750 00
Morley, W. D. E.....	Winnipeg, Man.....	5	500 00	150 00
Morrison, Miss A. M.....	Calgary, Alta.....	5	500 00	150 00
McDonald, Donald H.....	Fort Qu'Appelle, Sask.....	424	42,400 00	12,720 00
McKenty, F. D., Dr.....	Winnipeg, Man.....	60	6,000 00	1,800 00
McDonald, D. O.....	".....	10	1,000 00	300 00
McKenty, Dr. James.....	".....	50	5,000 00	1,500 00
McArthur, John D.....	".....	250	25,000 00	7,500 00
McDonald, John A.....	Fort Qu'Appelle, Sask.....	50	5,000 00	1,500 00
McIntyre, David Ross.....	Belmont, Man.....	5	500 00	150 00
McGregor, James.....	Clearwater, Man.....	5	500 00	150 00
McLachlan, R. D.....	Stockton, Man.....	25	2,500 00	750 00
McTavish, Sara.....	Minto, Man.....	1	100 00	30 00

## SESSIONAL PAPER No. 8

## THE NORTH EMPIRE FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
McLeod, D. N.....	Moose Jaw, Sask.....	1	100	00	30	00
McKnight, George.....	Glenboro, Man.....	10	1,000	00	300	00
McMillan, Donald.....	Neepawa, Man.....	5	500	00	150	00
McCullough, Wm. Irvine.....	Cartwright, Man.....	1	100	00	30	00
McGill, David.....	Holland, Man.....	5	500	00	150	00
McCutcheon, John A.....	Glenboro, Man.....	10	1,000	00	300	00
McGillivray, Thos. D.....	Mather, Man.....	14	1,400	00	420	00
McKenzie, N. M. W. J.....	Fort William, Ont.....	10	1,000	00	300	00
Macintyre, L. C.....	Winnipeg, Man.....	5	500	00	150	00
McNeil, Frederick M.....	Coronation, Alta.....	12½	1,250	00	375	00
Newth, Reginald.....	Lipton, Sask.....	10	1,000	00	300	00
Newport, Reece M.....	St. Paul, Minn.....	1	100	00	30	00
McCullough, C. C.....	Fort William, Ont.....	5	500	00	150	00
Newton, Walter Selkirk.....	Winnipeg, Man.....	2	200	00	60	00
Oxendale, James.....	Victoria, B.C.....	3	300	00	90	00
Orchard, J. G.....	Evanston, Ill.....	3	300	00	90	00
Philips, Haskell, L.....	Cartwright, Man.....	2½	250	00	75	00
Park, Jos.....	Rosebank, Man.....	5	500	00	150	00
Philips, Alex. (Estate).....	Roland, Man.....	12½	1,250	00	375	00
Pfermmer, A. H.....	Myrtle, Man.....	12½	1,250	00	375	00
Philips, Jas.....	Roland, Man.....	2½	250	00	75	00
Platz, Paul F.....	Chicago, Ill.....	1	100	00	30	00
Pemberton, Frederick B.....	Victoria, B.C.....	50	5,000	00	1,500	00
Parker, Wm. A.....	Manitou, Man.....	10	1,000	00	300	00
Price, Harry S.....	Winnipeg, Man.....	2½	250	00	75	00
Roberts, Edward.....	Treherne, Man.....	5	500	00	150	00
Ross, George.....	Roland, Man.....	13	1,300	00	390	00
Roblin, Sir R. P.....	Winnipeg, Man.....	50	5,000	00	1,500	00
Roberts, Henry L.....	Grimsby, Ont.....	50	5,000	00	1,500	00
Ross, Jas. I. N.....	Saskatoon, Sask.....	10	1,000	00	300	00
Robertson, Thos. S.....	Holland, Man.....	25	2,500	00	750	00
Roberts, Thomas.....	Treherne, Man.....	5	500	00	150	00
Riddell, Alex.....	Burnside, Man.....	2	200	00	60	00
Ross, W. F.....	Holland, Man.....	5	500	00	150	00
Rixon, H. L.....	".....	5	500	00	150	00
Ross, Wm. Randolph.....	".....	5	500	00	150	00
Reid, John Wm.....	Hartney, Man.....	1	100	00	30	00
Robinson, James.....	Boissevain, Man.....	3	300	00	90	00
Rawson, W. J.....	Brandon, Man.....	5	500	00	150	00
Rankin, George & Son.....	Oakner, Man.....	3	300	00	90	00
Riordon, John.....	Winnipeg, Man.....	50	5,000	00	1,500	00
Ryan, Thomas.....	".....	5	500	00	150	00
Richardson, R. D.....	".....	13	1,300	00	390	00
Smith, James Baird (Estate).....	".....	15	1,500	00	450	00
Scarrow, Wellington.....	Rathwell, Man.....	2½	250	00	75	00
Smith, William.....	New York, N.Y.....	5	500	00	150	00
Sparks, Francis F.....	Vancouver, B.C.....	6	600	00	180	00
Shannon, John Philip.....	Neepawa, Man.....	5	500	00	150	00
Stewart, Alexander.....	Holland, Man.....	27½	2,750	00	825	00
Stewart, James.....	".....	32½	3,250	00	975	00
Seaborn, W. E.....	Moose Jaw, Sask.....	25	2,500	00	750	00
Stewart, Arthur (Estate).....	Winnipeg, Man.....	25	2,500	00	750	00
Stirk, Harry F.....	Moose Jaw, Sask.....	30	3,000	00	900	00
Smith, W. W. H.....	Virden, Man.....	2½	250	00	75	00
Smith, P. A. (Estate).....	Fort Frances, Ont.....	20	2,000	00	600	00
Simpson, R. M., M.D.....	Winnipeg, Man.....	12½	1,250	00	375	00
Smith, Alfred.....	Holland, Man.....	17½	1,750	00	525	00
Speight, Miss Augusta.....	Winnipeg, Man.....	100	10,000	00	3,000	00
Sullivan, Mrs. Sarah A.....	".....	25	2,500	00	750	00
Story, Richard.....	Franklin, Man.....	1	100	00	30	00
Stoker, Dee A.....	Chicago, Ill.....	5	500	00	150	00
Scarrow, Robert.....	Rathwell, Man.....	2½	250	00	75	00
Steel, Jennie.....	Niga, Man.....	7½	750	00	225	00
Snider, A. W.....	Wawanesa, Man.....	25	2,500	00	750	00
Scott, R. R.....	Winnipeg, Man.....	5	500	00	150	00

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## THE NORTH EMPIRE FIRE—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$    cts.	\$    cts.
Squires, Mrs. C.....	Clearwater, Man.....	1	100 00	30 00
Stachan, Robert.....	Fort William, Ont.....	7½	750 00	225 00
Scagrelli, Ernest B.....	Joliet, Ill.....	5	500 00	150 00
Scott, Henry.....	West Summerland, B.C.	10	1,000 00	300 00
Thorburn, Chas. H.....	Chicago, Ill.....	2½	250 00	75 00
Turrieff, John G.....	Ottawa, Ont.....	50	5,000 00	1,500 00
Turrieff, Miss L. J.....	Winnipeg, Man.....	100	10,000 00	3,400 00
Turrieff, Mrs. C. M.....	Ottawa, Ont.....	56	5,600 00	1,680 00
Turrieff, Miss E. C.....	".....	11	1,100 00	330 00
Turrieff, John G. (in trust).....	".....	11	1,100 00	330 00
Turrieff, John G. (in trust).....	".....	11	1,100 00	330 00
Turrieff, Robert S. (Estate).....	Regina, Sask.....	11	1,100 00	330 00
Thompson, J. A.....	Winnipeg, Man.....	177½	17,750 00	5,325 00
Thomson, W. M.....	Ft. Qu'Appelle, Sask.....	10	1,000 00	300 00
Tweed, H. R.....	Winnipeg, Man.....	5	500 00	150 00
Tupper, Ransom.....	Chicago, Ill.....	10	1,000 00	300 00
Thornton, Mrs. Mary.....	Deloraine, Man.....	5	500 00	150 00
Tweed, George Frank.....	Winnipeg, Man.....	5	500 00	150 00
Thomber, Bessie H.....	Wawanessa, Man.....	2½	250 00	75 00
Thomber, Ernest J.....	".....	5	500 00	150 00
Thomber, Hugh R.....	".....	2½	250 00	75 00
Thompson, Mrs. Ethel.....	Boissevain, Man.....	2½	250 00	75 00
Talton, John Ernest.....	Oak Lake, Man.....	2½	250 00	75 00
Tauwasser, Charles.....	Calgary, Alta.....	10	1,000 00	300 00
Wilkinson, Jos.....	Roland, Man.....	25	2,500 00	750 00
Webster, Henry.....	Victoria, B.C.....	3	300 00	90 00
Wilbur-Wright, Louise F.....	Maitland, Ont.....	7½	750 00	225 00
Willers, Thomas.....	Ellisborough, Sask.....	20	2,000 00	600 00
West, George W.....	Innisfail, Alta.....	1½	150 00	45 00
Wessels, Henry P.....	St. Paul, Minn.....	5	500 00	150 00
Willock, W. L.....	Sully, Iowa.....	2½	250 00	75 00
Wheelock, Webster.....	St. Paul, Minn.....	5	500 00	150 00
Willson, Harry L.....	Winnipeg, Man.....	5	500 00	150 00
Wardhaugh, Mark Ferris.....	".....	1	100 00	30 00
Wilson, David.....	Ft. Qu'Appelle, Sask.....	5	500 00	150 00
Wilson, Thos. J.....	Belmont, Man.....	13	1,300 00	390 00
Wilson, Russell.....	Saskatoon, Sask.....	5	500 00	150 00
Wilson, Mrs. Nancy.....	Rathwell, Man.....	5	500 00	150 00
Willoughby, J. H. C.....	Saskatoon, Sask.....	25	2,500 00	750 00
Willoughby, W. B.....	Moose Jaw, Sask.....	5	500 00	150 00
Willoughby, W. B.....	".....	1½	150 00	45 00
Whitmore, George R.....	Regina, Sask.....	50	5,000 00	1,500 00
Wray, Annie R.....	Omaha, Neb.....	5	500 00	150 00
Welch, John.....	Roland, Man.....	2½	250 00	75 00
Wenman, Helen Kate.....	Souris, Man.....	5	500 00	150 00
Westbrook, S. G.....	Belmont, Man.....	2½	250 00	75 00
Winthrop, A. W.....	Lyleton, Man.....	5	500 00	150 00
Young, Donald D.....	Winnipeg, Man.....	10	1,000 00	300 00
Young, John M.....	Regina, Sask.....	50	5,000 00	1,500 00
Young, David J.....	Calgary, Alta.....	5	500 00	150 00
Young, Peter A.....	Crystal City, Man.....	15	1,500 00	450 00
Youngman, Walter.....	Winnipeg, Man.....	3	300 00	90 00
Totals.....		6,879	\$687,900 00	\$ 207,782 70

## SESSIONAL PAPER No. 8

## THE NORTH WEST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 8, 1917.)

G. R. Crowe, Pres.; D. E. Sprague, Vice-Pres.; G. V. Hastings, G. F. Galt, J. S. Hough, Thos. Bruce.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Crowe, G. R.....	Winnipeg, Man.....	15	1,500 00	600 00
Sprague, D. E.....	".....	15	1,500 00	600 00
Hastings, G. V.....	".....	15	1,500 00	600 00
Galt, G. F.....	".....	15	1,500 00	600 00
Hough, J. S.....	".....	15	1,500 00	600 00
Bruce, Thos.....	".....	15	1,500 00	600 00
Union Assurance Society, Limited.....	London, Eng.....	2,410	241,000 00	96,400 00
Totals.....		2,500	\$250,000 00	\$ 100,000 00

## THE OCCIDENTAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 21, 1917.)

Randal Davidson, Pres.; C. A. Richardson, Vic-Pres.; S. E. Richards, W. A. T. Sweatman, N. T. Hillary.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Davidson, R.....	Montreal, Que.....	25	2,500 00	1,000 00
Richardson, C. A.....	Winnipeg, Man.....	25	2,500 00	1,000 00
Richards, S. E.....	".....	25	2,500 00	1,000 00
Sweatman, W. A. T.....	".....	25	2,500 00	1,000 00
Hillary, N. T.....	".....	25	2,500 00	1,000 00
North British and Mercantile Ins. Co.....	Edinburgh, Scotland....	4,855	485,500 00	168,962 70
Powell, Geo.....	Grenfell, Sask.....	10	1,000 00	400 00
Spicer, H. W.....	".....	10	1,000 00	400 00
Totals.....		5,000	\$500,000 00	\$ 174,762 70

## THE PACIFIC COAST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Jan. 25, 1917.)

Dr. D. H. Wilson, Pres.; W. H. Malkin and J. B. Mathers, Vice-Pres.; R. P. McLennan, J. Rogers, Geo. Martin, T. W. Greer, C. Spencer, E. H. Crandell, J. W. Horne.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Popham, Dr. Edwin S.	Winnipeg, Man.	3,000 00	3,000 00
Cran, James	Duncan, B.C.	2,000 00	2,000 00
Althoff, Rev. Jno.	Nelson, B.C.	600 00	600 00
Curtis, D. S.	New Westminster, B.C.	2,000 00	2,000 00
Stuart, J. Duff	Vancouver, B.C.	10,000 00	3,820 00
Allen, J. C.	East Burnaby, B.C.	3,000 00	1,360 00
Almour, Joseph		700 00	700 00
Macaulay, D. G.	Victoria, B.C.	5,000 00	5,000 00
Crosby, Thos., Estate	Vancouver, B.C.	2,000 00	2,000 00
Jones, T. D.	Nanaimo, B.C.	500 00	500 00
Fawcett, R. C.	Duncan, B.C.	1,000 00	1,000 00
Pettit, Geo.	Victoria, B.C.	2,000 00	2,000 00
Collins, Mrs. A. M.	Edmonds, B.C.	1,500 00	1,300 00
Dalley, E.	Victoria, B.C.	1,500 00	1,500 00
Hughes, Mrs. E.	Sardis, B.C.	2,000 00	1,760 00
Wilson, A. H.	Fairville, N.B.	500 00	500 00
Wilson, R. S.	"	500 00	500 00
York, Mrs. Martha	Victoria, B.C.	500 00	500 00
Swayne, A. C.	Vancouver, B.C.	3,500 00	3,500 00
Haggart, T. F.	Tod Inlet, B.C.	1,000 00	1,000 00
McBride, Sir Richard	Victoria, B.C.	10,000 00	10,000 00
Renwick, John	Nanaimo, B.C.	1,000 00	1,000 00
Hume, Bessie W.	Dartmouth, N.S.	700 00	700 00
Plaxton, H. E.	Winnipeg, Man.	900 00	900 00
Blake, Mrs. L. E.	Vancouver, B.C.	500 00	500 00
Pinchbeck, Geo.	Bellingham, Wash.	1,200 00	1,180 00
Deans, Mrs. Elizabeth	Victoria, B.C.	2,000 00	1,700 00
Plaxton, Jno.	Winnipeg, Man.	500 00	500 00
Wood, Thos.	Victoria, B.C.	6,000 00	4,568 70
Armstrong, Angus	Ashcroft, B.C.	900 00	900 00
McNutt, A. J.	Halifax, N.S.	500 00	500 00
James, W. H.	Nanaimo, B.C.	600 00	528 00
Ahhott, E. J.	Mission City, B.C.	2,000 00	1,760 00
Gaetz, F. H.	Halifax, N.S.	400 00	400 00
Adams, Mary	Dartmouth, N.S.	2,500 00	2,300 00
Cross, G. B.	Sapperton, B.C.	500 00	500 00
Heaps, Mrs. Anna	Vancouver, B.C.	800 00	688 00
Miller, Isaac	Winnipeg, Man.	500 00	500 00
Spencer, David	Victoria, B.C.	19,000 00	11,104 00
Spencer, Chris	Vancouver, B.C.	2,600 00	2,376 00
Maritime Securities Co., Ltd.	Sydney, N.S.	100 00	72 00
Odium, Edward	Vancouver, B.C.	500 00	500 00
Connell, K.	Victoria, B.C.	2,600 00	2,600 00
Bunce, John	Vancouver, B.C.	3,500 00	3,500 00
Wright, Mrs. C. A.	Halifax, N.S.	2,000 00	2,000 00
Evans, G. U.	"	500 00	500 00
Young, G. W.	"	300 00	300 00
Horne, Jas. W.	Vancouver, B.C.	10,000 00	5,200 00
Rumhile, John, Estate	Central Park, B.C.	5,000 00	5,000 00
Watt, W. L.	Long Beach, Cal.	2,000 00	2,000 00
Hamilton, S. B.	Nanaimo, B.C.	3,000 00	3,000 00
Stabler, A.	North Vancouver, B.C.	1,000 00	1,000 00
Gaskell, M. J.	Vancouver, B.C.	2,000 00	1,300 00

SESSIONAL PAPER No. 8

## THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount sub-	Amount
		scribed.	paid in cash.
		\$ cts.	\$ cts.
McRae, Henry.....	Nanaimo, B.C.....	500 00	500 00
Palmer, E. J.....	Chemainus, B.C.....	2,000 00	2,000 00
Sanford, I. E.....	Halifax, N.S.....	500 00	500 00
Smith, Mrs. F. R.....	Victoria, B.C.....	2,000 00	2,000 00
Martindale, Eliz.....	".....	100 00	100 00
Jones, Geo. H.....	Nanaimo, B.C.....	2,000 00	2,000 00
Paterson, T. W. (Hon).....	Victoria, B.C.....	5,000 00	5,000 00
Newbury, J. C.....	".....	20,000 00	20,000 00
Thomson, H. B.....	".....	10,000 00	10,000 00
Dominey, Wm.....	Halifax, N.S.....	600 00	600 00
Ker, W. H.....	Vancouver, B.C.....	10,000 00	10,000 00
Eperson, Vincent.....	Nelson, B.C.....	500 00	500 00
Snider, S. B.....	Summerland, B.C.....	1,200 00	1,200 00
Flack, Thos.....	Vancouver, B.C.....	10,000 00	10,000 00
Gossip, Lucy.....	Dartmouth, N.S.....	300 00	300 00
Rogers, J. Spencer.....	Detroit, Mich.....	23,200 00	6,070 00
King, Chas. E.....	Victoria, B.C.....	500 00	500 00
Leckie, W. H.....	Vancouver, B.C.....	10,000 00	4,833 33
McDonald, Rosanna.....	Halifax, N.S.....	500 00	500 00
Turner, John.....	Vancouver, B.C.....	400 00	400 00
Matheson, Georgina.....	Victoria, B.C.....	500 00	500 00
Rogers, Jonathan.....	Vancouver, B.C.....	10,000 00	4,333 33
Huestis, S. F.....	Toronto, Ont.....	800 00	800 00
Grant, Mrs. H. M.....	Victoria, B.C.....	10,000 00	10,000 00
Mosher, F. W.....	Halifax, N.S.....	500 00	500 00
Horne, J.....	Vancouver, B.C.....	500 00	500 00
Harvey, Mary.....	Halifax, N.S.....	100 00	100 00
Snider, A. B.....	Nanaimo, B.C.....	1,000 00	1,000 00
Preston, Mrs. B. L.....	".....	500 00	500 00
Begg, W. A.....	Medicine Hat, Alta.....	1,000 00	1,000 00
Carter, W. C.....	Sydney, C.B.....	400 00	400 00
McKeown, Angus.....	Victoria, B.C.....	3,000 00	2,900 00
Peacey, John.....	Vancouver, B.C.....	600 00	600 00
Cherry, Mrs. Flora.....	Winnipeg, Man.....	1,000 00	880 00
Telfer, Geo. J.....	Vancouver, B.C.....	2,500 00	1,318 00
Blackstock, M.....	Victoria, B.C.....	1,600 00	1,600 00
McKie, Jno.....	Grand Forks, B.C.....	500 00	500 00
Martin, Geo.....	Vancouver, B.C.....	4,500 00	3,660 00
Edgecombe, Mrs. Helen.....	St. John, N.B.....	800 00	800 00
Grant, C. C.....	St. Stephen, N.B.....	4,000 00	3,760 00
McLachlin, J.....	Vancouver, B.C.....	2,000 00	1,880 00
Parsons, E. J., Estate.....	Victoria, B.C.....	2,000 00	2,000 00
Elliott, Mrs. S. R.....	Kamloops, B.C.....	2,000 00	2,000 00
White, G. H., Estate.....	Susser, N.B.....	1,200 00	1,200 00
Norton, Miss S. L.....	Halifax, N.S.....	600 00	516 00
Fulton, Wm. H.....	Vancouver, B.C.....	500 00	500 00
Baker, Mrs. E. A.....	Winnipeg, Man.....	1,500 00	1,500 00
Duke, R. H., Estate.....	Vancouver, B.C.....	6,100 00	2,794 00
Bilodeau, P. O.....	New Westminster, B.C.....	2,000 00	2,000 00
McCourt, John.....	Vancouver, B.C.....	900 00	900 00
Morris, Jas. W.....	Halifax, N.S.....	1,000 00	888 00
Gardiner, Fk.....	Vancouver, B.C.....	2,100 00	2,100 00
Boulding, G. T.....	Victoria, B.C.....	500 00	500 00
Anderson, Andrew.....	".....	800 00	800 00
Wells, James.....	Vancouver, B.C.....	1,000 00	880 00
Doyle, J. F.....	Nanaimo, B.C.....	300 00	300 00
Clemence, S. G.....	Victoria, B.C.....	800 00	716 00
Thomson, J. A.....	Duncan, B.C.....	1,000 00	720 00
Thomson, M. P.....	".....	2,500 00	2,080 00
Mathers, J. C.....	Vancouver, B.C.....	500 00	360 00
Mould, Mrs. J. M.....	".....	1,600 00	1,376 00
Ballam, R. G.....	Chilliwack, B.C.....	500 00	500 00
Mathers, J. B.....	Vancouver, B.C.....	5,900 00	4,640 00
Newcombe, Mrs. Sarah.....	Victoria, B.C.....	800 00	480 00
Shatford, W. T.....	Penticton, B.C.....	4,000 00	3,440 00

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## THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount sub- scribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Stoddart, G. A. C.	Victoria, B.C.	2,600 00	2,320 00
Malkin, W. H.	Vancouver, B.C.	4,000 00	3,580 00
Muddell, C.	"	1,600 00	1,376 00
MacDonald, W. L.	"	1,000 00	880 00
Chadwick, S.	"	300 00	300 00
Boyce, Dr. B. F.	Kelowna, B. C.	1,600 00	1,376 00
Graham, T. W.	Lillooet, B.C.	500 00	500 00
Matheson, Robt.	Victoria, B.C.	2,100 00	1,776 00
Hart, Dr. E. C.	"	3,000 00	2,720 00
Marett & Reid.	Vancouver, B.C.	1,000 00	1,000 00
Harrison, Mrs. C. H.	St. John, N.B.	400 00	400 00
Stirling, T. W.	Kelowna, B.C.	2,000 00	1,720 00
Mounce, L. A.	Vancouver, B.C.	2,000 00	2,000 00
Wilson, Dr. D. H.	"	7,600 00	7,600 00
Deans, Geo.	Victoria, B.C.	5,000 00	5,000 00
Deans, John.	"	5,000 00	5,000 00
Powers, J. E. T.	Nanaimo, B.C.	3,500 00	1,447 50
Scott, R. H.	Winnipeg, Man.	1,000 00	860 00
Harris & Horton.	Halifax, N.S.	300 00	300 00
Macdonald, T. D.	Vancouver, B.C.	1,000 00	1,000 00
Hogle, Dr. J. H.	"	2,000 00	1,720 00
Crandell, E. H.	Calgary, Alta.	8,800 00	4,280 00
Dingwall, Estate (D. R.).	Winnipeg, Man.	12,500 00	7,025 00
Heibert, Gerhard.	"	1,000 00	860 00
Banning, C. P.	"	500 00	500 00
Woodland, H. E.	Grand Forks, B.C.	2,000 00	1,860 00
Wilson, A. E.	St. John, N.B.	500 00	500 00
Goodacre, L.	Victoria, B.C.	500 00	500 00
Bone, W. H.	"	1,000 00	860 00
Morley, John.	Sydney, N.S.	100 00	100 00
McLennan, R. P.	Vancouver, B.C.	5,000 00	2,630 00
McFadden, F. H.	Montreal, P.Q.	400 00	344 00
Brown, Thos.	Halifax, N. S.	1,000 00	1,000 00
Ledingham, G. T.	Victoria, B.C.	1,000 00	860 00
Walker, T. D.	St. John, N.B.	500 00	500 00
Clarke, G. W.	Victoria, B.C.	2,300 00	1,324 84
Lewis, Wm., Estate.	Courtney, B.C.	2,000 00	1,400 00
Wasson, Dr. H. J.	Victoria, B.C.	5,000 00	5,000 00
Solly, D. A. O.	Summerland, B.C.	4,000 00	4,000 00
Richards, J. T.	Byrdton, Va.	200 00	176 00
McCallum, D.	Grand Forks, B.C.	1,500 00	1,500 00
Wallace, P.	Vancouver, B.C.	10,000 00	10,000 00
Gillespie, Dr. J. A.	"	1,500 00	718 00
Murray, Mrs. A.	Halifax, N.S.	600 00	600 00
Downs, Mrs. Mary.	"	100 00	100 00
Mounce, Ralph.	Newport Landing, N.S.	200 00	200 00
Van Houten, A. C.	Nanaimo, B.C.	3,700 00	3,700 00
Van Houten, A. C. & M. O.	"	2,800 00	2,800 00
Brown, F. T.	Vancouver, B.C.	1,000 00	1,000 00
Taylor, D. & J.	Nanaimo, B.C.	500 00	500 00
Halliday, Mrs. May.	Halifax, N.S.	2,000 00	1,720 00
Munro, A. K.	Victoria, B.C.	3,100 00	3,100 00
Munro, A. K. (Administrator).	"	200 00	200 00
Saunders, B. P.	Halifax, N.S.	400 00	400 00
Sinfield, C. A. J.	Ryde, New South Wales	500 00	500 00
Reid, Mrs. Roberts.	Victoria, B.C.	1,400 00	1,400 00
Hutchison, Dr. J. N.	Winnipeg, Man.	6,000 00	6,000 00
Lamont, Jas. F.	Vancouver, B. C.	200 00	200 00
Swanson, J. A.	Nanaimo, B.C.	200 00	200 00
Vedder, E. A.	Sardis, B.C.	400 00	400 00
Hendry, Alex.	Winnipeg, Man.	1,000 00	1,000 00
Craig, Geo. (In trust).	"	500 00	500 00
Kingsley, Anna.	Shawinigan Lake, B.C.	500 00	500 00
Kingsley, Harry.	"	500 00	500 00
Kingsley, Geo.	"	500 00	500 00

## SESSIONAL PAPER No. 8

## THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Bowman, A. & E.	Nanaimo, B.C.	300 00	300 00
Shaffner, Mrs. A.	Halifax, N.S.	2,800 00	2,011 11
Flynn, Patrick	Lakemere, B.C.	300 00	300 00
Renwick, Thos.	Nanaimo, B.C.	1,000 00	1,000 00
Estate of Wm. M. Moir	Victoria, B.C.	2,500 00	2,500 00
Leslie, Isaac G.	Dartmouth, N.S.	1,000 00	1,000 00
Hodgson, H. H.	Prince Rupert, B.C.	300 00	300 00
Crathorne, G. A.	Dartmouth, N.S.	500 00	500 00
Hardy, Mrs. A. McN.	Arlington, Mass.	400 00	400 00
Mott, Thos.	Dartmouth, N.S.	500 00	500 00
Barron, Eliz. A. F.	Victoria, B.C.	500 00	500 00
Pauline, F. A.	"	10,000 00	10,000 00
Chittick, Jos.	Dartmouth, N.S.	200 00	200 00
Chittick, S. C.	"	400 00	400 00
Laidlaw, A. M.	"	300 00	300 00
Copp, Capt. W. H.	Vancouver, B.C.	5,000 00	5,000 00
Ross, Geo. H.	Winnipeg, Man.	1,000 00	1,000 00
Carter, Alf.	Dartmouth, N.S.	200 00	200 00
Carter, Robt.	"	200 00	200 00
Carter, Mrs. S.	"	400 00	400 00
Griffin, Mrs. M. C.	"	300 00	300 00
Balcom, Mrs. E. M.	"	200 00	200 00
Morash, J. P.	"	200 00	200 00
Dustan, A. E.	"	300 00	300 00
Creighton, A. H.	"	200 00	200 00
Creighton, Mrs. B.	"	200 00	200 00
Ross, Mrs. Emma	"	100 00	100 00
Morash, Scott.	"	400 00	400 00
Morash, J. R.	"	400 00	400 00
Morash, N.	"	400 00	400 00
Gossip, M. L.	Halifax, N.S.	200 00	200 00
Johns, Samuel.	Strawberry Vale, B.C.	1,000 00	1,000 00
Whitacre, M. F.	Vancouver, B.C.	500 00	500 00
Johns, Albion.	Victoria, B.C.	1,000 00	1,000 00
Young, Abram.	Bridgetown, N.S.	500 00	500 00
Tobin, A. H.	Victoria, B.C.	5,000 00	4,135 00
Russell, J. H. G.	Winnipeg, Man.	2,500 00	2,500 00
Munro, Jane.	Halifax, N.S.	500 00	500 00
Mahon, C. E.	Vancouver, B.C.	6,000 00	5,700 00
Wilson, Wm.	Victoria, B.C.	5,000 00	5,000 00
Greer, T. W.	Vancouver, B.C.	2,500 00	1,940 00
Morash, J. P.	Northwest Cove, N.S.	1,000 00	1,000 00
Brown, G. B.	Nanaimo, B.C.	1,000 00	1,000 00
Hodgson, Thos.	"	1,000 00	1,000 00
Mahrer, Herman.	"	4,000 00	4,000 00
Shaw, John.	"	1,100 00	1,100 00
Thompson, Eliz.	Seattle, Wash.	1,000 00	1,000 00
Bartlett, Mrs. M. J.	Victoria, B.C.	5,000 00	5,000 00
Finch, Lewis.	"	2,500 00	2,500 00
Hanbury, D. W.	"	5,000 00	5,000 00
Macdonald, Mrs. M. W.	"	500 00	500 00
Craig, R. W.	Winnipeg, Man.	1,000 00	1,000 00
Fraser, Mrs. G. E.	Halifax, N.S.	500 00	500 00
Dustan, E. P.	Dartmouth, N.S.	100 00	100 00
Munro, Mrs. J.	Victoria, B.C.	600 00	600 00
Irving, Mrs. J. M.	"	200 00	200 00
Rithet, Mrs. E. J.	"	200 00	200 00
Rithet, Mrs. E. J. (Committee)	"	200 00	200 00
Wilson, Mrs. M. K.	"	200 00	200 00
Munro, K. V.	Chilliwack, B.C.	200 00	200 00
Harriman, Mrs. J.	Niagara Falls, Ont.	500 00	500 00
Hall, A. E.	Halifax, N.S.	500 00	500 00
Schmitt, C. A. E.	Kitchener, Ont.	500 00	500 00
Grant, J. R.	Winnipeg, Man.	3,000 00	3,000 00
Chittick, S. & Sons.	Dartmouth, N.S.	200 00	200 00

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## THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Chittick, C. P.	Dartmouth, N.S.	200 00	200 00
Dustan, Mrs. A. M.	Bridgetown, N.S.	200 00	200 00
Danaher, Mrs. E. G.	Vancouver, B.C.	800 00	800 00
Rankine, Jas.	Halifax, N.S.	1,000 00	1,000 00
Waddell, M. M.	Dartmouth, N.S.	300 00	300 00
Thompson, M. J.	Halifax, N.S.	200 00	200 00
Connelly, Lizzie.	Vancouver, B.C.	100 00	100 00
Corkey, J. D.	Dartmouth, N.S.	200 00	200 00
Macdonald, D. D.	Vancouver, B.C.	100 00	100 00
Coffey, Eliz.	Victoria, B.C.	500 00	500 00
Horton, W. T. M.	Halifax, N.S.	300 00	216 00
Slater, A. R.	Sapperton, B.C.	300 00	228 00
Ashton, Eliz.	New Westminster, B.C.	500 00	380 00
Harrison, J. G.	St. John, N.B.	400 00	296 00
MacKasey, S. E.	Halifax, N.S.	1,000 00	1,000 00
Falls, Hugh.	Ladner, B.C.	1,000 00	1,000 00
MacDougal, Wm.	Nanaimo, B.C.	600 00	600 00
Stoddart, R. W. C.	Victoria, B.C.	2,000 00	1,800 00
Telfer, Lizzie L.	Vancouver, B.C.	3,700 00	3,700 00
Mantle, M. A.	Kelowna, B.C.	1,200 00	1,032 00
Rowley, H. H. And Ramsay, A. M.	Vancouver, B.C.	5,000 00	5,000 00
Gillespie, A. E. H.	"	500 00	360 00
Harriman, Jas.	Niagara Falls, Ont.	2,200 00	2,100 00
Barr, Mrs. E. M.	Vancouver, B.C.	1,000 00	1,000 00
Archibald, Mrs. B. A.	Moncton, N.B.	700 00	588 00
Archibald, M. B.	Vancouver, B.C.	700 00	616 00
Campbell, Mrs. M. J. B.	Winnipeg, Man.	1,000 00	1,000 00
Wilson, M. W.	Vancouver, B.C.	500 00	500 00
Ramsay, Mrs. Winifred.	"	3,200 00	2,752 00
Smith, D. G.	Victoria, B.C.	5,000 00	2,500 00
Courtney, M. J.	"	500 00	400 00
Gamble, F. C.	"	5,000 00	4,250 00
Morgan, T. C.	Vancouver, B.C.	2,000 00	290 00
Milne, Dr. G. L.	Victoria, B.C.	1,000 00	900 00
Winchester, Rev. A. B.	Toronto, Ont.	700 00	700 00
Keith, J. C., Estate.	Vancouver, B.C.	20,000 00	1,123 56
McGuire, J. D.	Salmon Arm, B.C.	1,000 00	500 00
McFeely, E. J.	Vancouver, B.C.	10,000 00	3,400 00
Allan, W. G.	"	1,000 00	700 00
Mable, L. E.	Victoria, B.C.	400 00	84 00
Poole, I. R.	Cascade, B.C.	2,000 00	1,000 00
Murdoch, H. M.	Winnipeg, Man.	3,500 00	385 00
Thomson, J. W.	Vancouver, B.C.	2,500 00	1,150 00
Campbell, R. G.	"	500 00	320 00
Baxter, S.	Victoria, B.C.	500 00	500 00
Funk, Dr. E. H.	Vancouver, B.C.	1,000 00	740 00
Gore, C. H.	"	1,000 00	100 00
McLennan, Dr. J. K.	Winnipeg, Man.	5,000 00	2,650 00
Wylde, M. A.	Strathcona, Shawnigan Lake, B.C.	2,500 00	800 00
Wylde, Mrs. A. E.	"	2,500 00	800 00
Gillies, Dr. B. D.	Vancouver, B.C.	2,000 00	680 00
Drost, P. G.	"	2,000 00	1,400 00
Jensen, N. G.	"	2,500 00	1,750 00
Barr, M. J.	"	1,000 00	175 00
Stein, W. T.	"	1,000 00	800 00
Douglas & Co.	Winnipeg, Man.	2,500 00	1,400 00
Campbell, C. J.	"	5,000 00	2,350 00
Dresser, W. W.	Vancouver, B.C.	1,000 00	105 00
Dyke, G. J.	"	500 00	55 00
Hooper, Thos.	"	5,000 00	550 00
McFarlane, J. W.	Vancouver, B.C.	5,000 00	133 34
Vancouver Auto & Cycle Co., Ltd.	"	5,000 00	560 00
Douglass, J.	Winnipeg, Man.	2,500 00	1,675 00
Seabold, J. A.	Vancouver, B.C.	1,000 00	110 00

## SESSIONAL PAPER No. 8

## THE PACIFIC COAST INSURANCE COMPANY—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ - cts.
Brubaker, A. J.....	Victoria, B. C.....	1,000 00	326 69
Dill, J. C.....	Vancouver, B.C.....	10,000 00	1,100 00
McIntosh, M. A.....	Winnipeg, Man.....	5,000 00	4,000 00
Wolfson, Leon.....	".....	1,000 00	600 00
Escott, W. H.....	".....	1,000 00	500 00
Taylor, F. G.....	Portage la Prairie, Man.....	5,000 00	3,301 25
Colwill, J. R.....	Regina, Sask.....	500 00	110 00
Cowan, H. J.....	Portage la Prairie, Man.....	1,000 00	425 00
Patrick, J. A. M.....	Yorkton, Sask.....	1,000 00	300 00
Bulyea, G. H. V.....	Edmonton, Alta.....	20,000 00	2,100 00
Mould, J. W.....	".....	1,000 00	600 00
Green, F. J.....	Calgary, Alta.....	2,000 00	640 00
Gibbard, F. E.....	Vancouver, B.C.....	300 00	46 00
Rutherford, A. C.....	South Edmonton, Alta.....	1,000 00	700 00
Dodson, F.....	Vancouver, B.C.....	1,000 00	107 00
McKechnie, A.....	".....	500 00	155 00
Argue, W. P.....	".....	10,000 00	1,120 00
Pither, Luke.....	Victoria, B.C.....	10,000 00	3,200 00
Hall, Dr. Lewis.....	".....	1,000 00	106 00
Carstens, Hugo.....	Winnipeg, Man.....	5,000 00	1,120 00
Steele, F.....	".....	200 00	42 00
Darke, F. N.....	Regina, Sask.....	4,000 00	2,320 00
Perdue, G. M.....	Victoria, B.C.....	2,500 00	2,000 00
Walker, Rev. Andrew.....	".....	2,500 00	850 00
Beattie, Wm.....	".....	500 00	200 00
Taylor, R. R.....	".....	2,000 00	1,200 00
Maynard, Jos.....	".....	500 00	500 00
Maynard, Catherine.....	".....	500 00	500 00
Ammonson, L. S., Estate.....	Philadelphia, Pa.....	5,000 00	2,300 00
Mulgrew, John.....	Vancouver, B.C.....	200 00	20 00
Galloway, E. J.....	".....	500 00	384 87
Robertson, David.....	".....	1,000 00	1,000 00
Hackett, J. W.....	".....	1,000 00	700 00
Fletcher, Bros.....	Victoria, B.C.....	5,000 00	1,600 00
Rodgers, D. G.....	Vancouver, B.C.....	500 00	100 00
McNair, J. A.....	".....	10,000 00	1,870 00
Bone, F. S.....	Victoria, B.C.....	1,000 00	937 50
Bridgman, A. W.....	".....	1,000 00	500 00
Dyke, F. W.....	Vancouver, B.C.....	10,000 00	2,800 00
Skelding, W. W.....	".....	500 00	105 00
Martin, Miss M. M.....	".....	1,500 00	1,500 00
Martin, Miss J. I.....	".....	1,500 00	1,500 00
Hanscome, S. M.....	".....	2,000 00	2,000 00
Dougherty, R. F.....	".....	10,000 00	6,821 50
Thomson, Miss M. K.....	Brooklyn, N.Y.....	1,000 00	1,000 00
Rowley, H. H. & Vibert P.....	Vancouver, B.C.....	500 00	500 00
Telfer, Isabella M.....	Galt, Ont.....	800 00	608 00
Bailey, L. A.....	Moose Jaw, Sask.....	1,500 00	1,460 00
Clarke, Mrs. Mary M.....	Victoria, B.C.....	3,700 00	3,700 00
Lawson, J. H. & Henry G.....	".....	5,900 00	5,900 00
Skinner, Fanny J.....	Nanaimo, B.C.....	1,500 00	1,500 00
Lewis, Mrs. J.....	Vancouver, B.C.....	1,700 00	1,336 00
Stonham, E. & Hadon, R. N. (in trust).....	".....	200 00	200 00
Durrant, Chas. W. (in trust).....	".....	500 00	500 00
Tremaine, D. L.....	Halifax, N.S.....	200 00	200 00
Tremaine, Mary F.....	".....	300 00	300 00
Newcombe, Chas.....	Victoria, B.C.....	4,200 00	3,752 00
Thomson, Mrs. Mary.....	".....	1,000 00	1,000 00
Mills, L. C.....	".....	1,000 00	1,000 00
Totals.....		\$831,600 00	\$ 587,421 87

7 GEORGE V, A. 1917

## THE PROTECTIVE ASSOCIATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 10, 1917.)

J. T. Farish, Pres.; Nelson Mitchell, Vice-Pres.; Eugene E. Gleason, W. D. Bradford, Daniel K. Cowley, M.D., Geo. H. Sherwood, James G. Fuller.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount sub- scribed.	Amount paid in cash.
			\$ cts.	\$ cts.
J. T. Farish.....	Winston-Salem, Box 446, N.C.....	115	11,500 00	4,600 00
Nelson Mitchell.....	Granby, Que.....	115	11,500 00	4,600 00
E. E. Gleason.....	".....	115	11,500 00	4,600 00
W. D. Bradford.....	".....	94	9,400 00	3,760 00
Jas. G. Fuller.....	".....	40	4,000 00	1,600 00
D. K. Cowley, M.D.....	".....	10	1,000 00	400 00
Geo. H. Sherwood.....	Cardinal, Ont.....	11	1,100 00	440 00
Totals.....		500	\$ 50,000 00	\$ 20,000 00

## QUEBEC FIRE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 26, 1917.)

Victor Chateauvert, Pres.; A. W. Blake, A. E. Blogg, Alex. MacLean, Wm. A. Sims, Colin E. Sword, Alfred Wright, R. Audette, E. G. Meredith.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount sub- scribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Blake, A. W.....	Winnipeg, Man.....	10	450 00	250 00
Blogg, A. E.....	Toronto, Ont.....	10	450 00	250 00
Chateauvert, V.....	Quebec, Que.....	10	450 00	250 00
Audette, R.....	".....	10	450 00	250 00
MacLean, Alex.....	Toronto, Ont.....	10	450 00	250 00
London & Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng.....	4,910	220,950 00	122,750 00
Sims, W. A.....	Florence, Italy.....	10	450 00	250 00
Sword, Colin E.....	Montreal, Que.....	10	450 00	250 00
Wright, Alfred.....	Toronto, Ont.....	10	450 00	250 00
Meredith, E. G.....	Quebec, Que.....	10	450 00	250 00
Totals.....		5,000	\$225,000 00	\$ 125,000 00

## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 1, 1917.)

W. R. Brock, Pres.; W. B. Meikle, Vice-Pres.; John Aird; R. Bickerdike, M.P.; Alfred Cooper; H. C. Cox; D. B. Hanna; E. Hay; John Hoskin, K.C.; L.L.D.; Z. A. Lash, K.C., LL.D.; Geo. A. Morrow; Lt.-Col. the Hon. Frederick Nicholls; Brig.-Gen. Sir Heary Pellatt; E. A. Robert; E. R. Wood.

LIST OF HOLDERS OF PREFERENCE STOCK—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount sub- scribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Aird, John.....	Toronto, Ont.....	250	5,000 00	5,000 00
Anderson, C. E. (Estate of).....	Baltimore, Md.....	40	800 00	800 00
Bickerdike, Robert, M.P.....	Montreal, Que.....	1,250	25,000 00	25,000 00
Brock, W. R.....	Toronto, Ont.....	5,000	100,000 00	100,000 00
Cameron, D. A.....	".....	22,250	445,000 00	445,000 00
Carpenter, Mrs. Alice B.....	Wakefield, Mass.....	100	2,000 00	2,000 00
Carpenter, Geo. O.....	St. Louis, Mo.....	100	2,000 00	2,000 00
Central Canada Loan and Savings Co.....	Toronto, Ont.....	4,945	98,900 00	98,900 00
Daly, Sir M. B.....	Halifax, N.S.....	50	1,000 00	1,000 00
Donnelly, W. J.....	Baltimore, Md.....	60	1,200 00	1,200 00
DuBois, C. D. (Estate of).....	New York, N.Y.....	63	1,260 00	1,260 00
Frank & DuBois.....	".....	187	3,740 00	3,740 00
Gold, James.....	London, Eng.....	37	740 00	740 00
Guntrum, L. E.....	Cincinnati, Ohio.....	40	800 00	800 00
Hammond, H. C., Exrs. Estate of.....	Toronto, Ont.....	700	14,000 00	14,000 00
Hoskin, John, K.C., LL.D.....	".....	1,250	25,000 00	25,000 00
Lash, Z. A., K.C., LL.D.....	".....	1,250	25,000 00	25,000 00
Nicholls, Frederic, Lt.-Col. The Hon.....	".....	750	15,000 00	15,000 00
Oslar, Hammond & Nanton.....	Winnipeg, Man.....	300	6,000 00	6,000 00
Perrin, Mrs. Miney.....	New York, N.Y.....	250	5,000 00	5,000 00
Smith, Davis & Co.....	Buffalo, N.Y.....	211	4,220 00	4,220 00
Smith, F. J. D.....	Newtonbrook, Ont.....	40	800 00	800 00
Toronto Gen'l Trusts Corp'n, Exrs. Estate of				
J. Kerr Osborne.....	Toronto, Ont.....	2,500	50,000 00	50,000 00
Wood, E. R.....	".....	8,377	167,540 00	167,540 00
Totals.....		50,000	\$1,000,000 00	\$1,000,000 00

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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

## LIST OF HOLDERS OF COMMON STOCK—(As at Dec. 31, 1916.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Adamson, W. H.....	Toronto, Ont.....	10	200 00	200 00
Agar, Miss Florence.....	".....	11	220 00	220 00
Alexander, S. C., Trustees of the late.....	Birmingham, Eng.....	35	700 00	700 00
Allan, Mrs. Elsie M.....	Toronto, Ont.....	100	2,000 00	2,000 00
Allison, Mrs. Mary.....	Ayer's Cliff, Que.....	20	400 00	400 00
Ardagh, Miss Annie B.....	Barrie, Ont.....	30	600 00	600 00
Ardagh, H. H., Exrs. Estate of.....	".....	30	600 00	600 00
Arkell, F. Henry.....	Woolaston, Eng.....	400	8,000 00	8,000 00
Armstrong, Mrs. F. J.....	Toronto, Ont.....	16	320 00	320 00
Arnoldi, Mrs. E. Louis.....	".....	25	500 00	500 00
Arnoldi, Mrs. Agnes.....	".....	11	220 00	220 00
Arnoldi, Frank (in trust for Miss Harriet Burrows).....	".....	30	600 00	600 00
Ayles, Miss Anna.....	Vancouver, B.C.....	12	240 00	240 00
Bailey, Mrs. P. L.....	Mimico, Ont.....	20	400 00	400 00
Baillie, James E.....	Toronto, Ont.....	37	740 00	740 00
Bain, Mrs. Helen.....	Dundas, Ont.....	60	1,200 00	1,200 00
Bain, Miss Helen D.....	".....	50	1,000 00	1,000 00
Baines, Mrs. Mary L.....	Toronto, Ont.....	9	180 00	180 00
Baird, Hugh N., Exrs. Estate of.....	".....	120	2,400 00	2,400 00
Baker, John T., Exrs. Estate of.....	New York, N.Y.....	250	5,000 00	5,000 00
Ballantyne, W. L.....	Glasgow, Scot.....	24	480 00	480 00
Barker, Miss Lucy W.....	Torrington, Conn.....	16	320 00	320 00
Barker, Samuel (Estate of).....	Hamilton, Ont.....	166	3,320 00	3,320 00
Barnet, Mrs. J. G.....	Renfrew, Ont.....	150	3,000 00	3,000 00
Bassett, Mrs. Annie.....	Bowmanville, Ont.....	25	500 00	500 00
Bassett, Mrs. Mary J. C.....	".....	20	400 00	400 00
Bassett, Thomas, Exrs. Estate of.....	".....	30	600 00	600 00
Bate, T. B., Exrs. Estate of.....	St. Catharines, Ont.....	100	2,000 00	2,000 00
Bate, W. T.....	".....	50	1,000 00	1,000 00
Bates, F. W. and C. S. Austin.....	London, E.C., Eng.....	10	200 00	200 00
Battersby, C. (A. C. Clark, Sarnia, Ont., and H. C. P. Battersby, Exrs. Estate of).....	c/o H. C. P. Battersby, Port Dover, Ont.....	26	520 00	520 00
Baxter, Dighton W.....	Bedford Park, Ont.....	10	200 00	200 00
Baxter, Miss Ellen M.....	".....	100	2,000 00	2,000 00
Bean, Rev. W. H. (Mary Anna Bean, Executrix, Estate of).....	Yonkers, N.Y.....	36	720 00	720 00
Beatty, Mrs. Edith A.....	Toronto, Ont.....	68	1,360 00	1,360 00
Beatty, Mrs. Margaretta E.....	".....	25	500 00	500 00
Beemer, Miss Clara.....	".....	14	280 00	280 00
Beemer, Frank, M. D.....	Vittoria, Ont.....	8	160 00	160 00
Beemer, Miss Kate A.....	Toronto, Ont.....	35	700 00	700 00
Beeson, Mrs. Mary W.....	Colorado Springs, Col.....	16	320 00	320 00
Bell-Irving, J. J.....	Rokeby, Barnard Castle Durham, Eng.....	400	8,000 00	8,000 00
Bickerdike, Robert, M. P.....	Montreal, Que.....	1,075	21,500 00	21,500 00
Biggs, Mrs. Gertrude L.....	Toronto, Ont.....	53	1,060 00	1,060 00
Blaker, Rev. C. R. (Mrs. C. R. Blaker and Mrs. E. H. Blaker, Exrs. Estate of).....	Chichester, Eng.....	50	1,000 00	1,000 00
Blaker, E. H.....	Northgate, Chichester, Sussex, Eng.....	200	4,000 00	4,000 00
Blaker, H. M.....	The Wallands, Lewes, Sussex, Eng.....	4	80 00	80 00
Blaker, M. S.....	".....	20	400 00	400 00
Blaker, Reginald.....	".....	12	240 00	240 00

## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Blossom, George W.....	Chicago, Ill.....	125	2,500 00	2,500 00
Bond, J. M. (D. T. Symons, Exr. Estate of).....	Toronto, Ont.....	38	760 00	760 00
Bond, George.....	Guelph, Ont.....	20	400 00	400 00
Boswell, Mrs. Charlotte.....	Hamilton, Bermuda.....	100	2,000 00	2,000 00
Boyd, Ernest B.....	New York, N. Y.....	125	2,500 00	2,500 00
Braid, John.....	London, Eng.....	10	200 00	200 00
Brock, W. R.....	Toronto, Ont.....	607	12,140 00	12,140 00
Brown, Miss Cornelia C.....	Owen Sound, Ont.....	250	5,000 00	5,000 00
Brown, Edward B. (Exr. Estate Mrs. Diana Betley).....	Toronto, Ont.....	75	1,500 00	1,500 00
Brown, Robert S.....	".....	50	1,000 00	1,000 00
Bruce, Robert.....	Pinner, Eng.....	70	1,400 00	1,400 00
Brunton, Mrs. Harriet A.....	Newmarket, Ont.....	50	1,000 00	1,000 00
Burder, R. H. R.....	London, Eng.....	750	15,000 00	15,000 00
Burder, Mrs. A. F.....	Hampstead, Eng.....	2	40 00	40 00
Burder, John, estate of.....	".....	50	1,000 00	1,000 00
Burns, Miss Jennie S.....	Toronto, Ont.....	100	2,000 00	2,000 00
Cable, Sir Ernest.....	London, Eng.....	250	5,000 00	5,000 00
Cameron, Mrs. Annie.....	Toronto, Ont.....	40	800 00	800 00
Cameron, Mrs. Catherine.....	".....	6	120 00	120 00
Campbell, D., (W. J. Campbell, Exr. Estate of).....	Interlaken, N. Y.....	47	940 00	940 00
Campbell, Mrs. Eleanor.....	Stonewall, Man.....	25	500 00	500 00
Campbell, Mrs. Mary.....	Collingwood, Ont.....	20	400 00	400 00
Canada Trust Company.....	London, Ont.....	20	400 00	400 00
Carey, Wm. (F. Roper and Mrs. M. Carey, exrs. estate of).....	Toronto, Ont.....	60	1,200 00	1,200 00
Carlyle, Mrs. W. D.....	".....	179	3,580 00	3,580 00
Carlyle, James, exr. estate of.....	".....	125	2,500 00	2,500 00
Carpenter, E. R. (Miss Louise M. Carpenter and Elihu Stewart, exrs. estate of).....	Collingwood, Ont.....	100	2,000 00	2,000 00
Carpenter, George O.....	St. Louis, Mo.....	125	2,500 00	2,500 00
Carpenter, Mrs. Alice B.....	Wakefield, Mass.....	125	2,500 00	2,500 00
Carruthers, James.....	Montreal, Que.....	500	10,000 00	10,000 00
Cawthra, Mrs. E. J. and W. R. Cawthra (in trust).....	Toronto, Ont.....	110	2,200 00	2,200 00
Cawthra, Mrs. E. J.....	".....	50	1,000 00	1,000 00
Cawthra, W. Herbert.....	".....	30	600 00	600 00
Central Canada Loan and Savings Co.....	".....	12,093	241,860 00	241,860 00
Central Canada Loan and Savings Co. (in trust).....	".....	1,772	35,440 00	35,440 00
Champion, Charles (Brantford Trust Co., exrs. estate of).....	Brantford, Ont.....	53	1,060 00	1,060 00
Chester, John George.....	Toronto, Ont.....	50	1,000 00	1,000 00
Cheyne, A. D.....	London, Eng.....	80	1,600 00	1,600 00
Chipman, Willis.....	Toronto, Ont.....	100	2,000 00	2,000 00
Chute, Miss Eliza and Agnes (in trust).....	".....	15	300 00	300 00
Clark, Andrew.....	Dundas, Ont.....	100	2,000 00	2,000 00
Clark, James A.....	Greensville, Ont.....	25	500 00	500 00
Clark, Mrs. Janet.....	Toronto, Ont.....	50	1,000 00	1,000 00
Cockburn, Mrs. Mary E.....	".....	902	18,040 00	18,040 00
Coffee, J. F.....	".....	50	1,000 00	1,000 00
Coles, Ernest.....	Arnolds, Holmwood, Surrey, Eng.....	100	2,000 00	2,000 00
Cooch, A. C.....	Toronto, Ont.....	30	600 00	600 00
Cook, J. L., exrs. estate of.....	".....	50	1,000 00	1,000 00
Cooke, Trevor E.....	".....	40	800 00	800 00
Cooper, Alfred.....	London, Eng.....	100	2,000 00	2,000 00
Coulthard, W. W.....	Peterboro, Ont.....	10	200 00	200 00
Coutts, James.....	Ufford, Muskoka, Ont.....	50	1,000 00	1,000 00
Cox, H. C.....	Toronto, Ont.....	250	5,000 00	5,000 00
Cox, H. C. and W. B. Meikle (in trust).....	".....	1,180	23,600 00	23,600 00
Craig, Rev. Robert J.....	Demorestville, Ont.....	4	80 00	80 00
Craig, Miss Gertrude R.....	Kingston, Ont.....	2	40 00	40 00
Crocker, Sydney.....	Toronto, Ont.....	15	300 00	300 00
Crosbie, C. A.....	Vancouver, B.C.....	25	500 00	500 00

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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$    cts.	\$    cts.
Crosley, Geo. R.	Milwaukee, Wis.	25	500 00	500 00
Crosley, Geo. R. (trustee)	"	50	1,000 00	1,000 00
Crowther, W. C.	Toronto, Ont.	40	800 00	800 00
Cryderman, J. H.	Bowmanville, Ont.	50	1,000 00	1,000 00
Cunningham, Mrs. Margaret.	Guelph, Ont.	222	4,440 00	4,440 00
Currie, Miss Louisa S.	Omemee, Ont.	16	320 00	320 00
Dadson, Mrs. Amanda V. S.	Paris, Ont.	100	2,000 00	2,000 00
Dalton, C. C.	Toronto, Ont.	575	11,500 00	11,500 00
Dalton, R. C.	"	5	100 00	100 00
Davidson, S. F. (D. C. and N. F. Davidson, exrs. estate of)	"	37	740 00	740 00
Davy, John.	Cleveland, Ohio.	5	100 00	100 00
DeGex, Leonard M.	Prince Rupert, B.C.	16	320 00	320 00
Bemers, Mrs. A.	Montreal, Que.	10	200 00	200 00
Dennis, M. L.	Batavia, N.Y.	50	1,000 00	1,000 00
Denny, John (A. Denny, W. A. Cameron and J. A. Worrell, exrs. estate of)	Toronto, Ont.	100	2,000 00	2,000 00
Des Voeux, H. J.	London, England.	10	200 00	200 00
Dewar, George T.	Toronto, Ont.	5	100 00	100 00
Dewart, Mrs. E.	"	20	400 00	400 00
Dickson, Robert.	St. Marys, Ont.	200	4,000 00	4,000 00
Dight, Norris, exrs. estate of.	Thedford, Ont.	20	400 00	400 00
Dingman, Mrs. A. C.	Toronto, Ont.	25	500 00	500 00
Donnelly, Thos., exrs. estate of.	Kingston, Ont.	20	400 00	400 00
Drew, Mrs. A. J. S.	Guelph, Ont.	5	100 00	100 00
DuBois, Cornelius (estate of)	New York, N.Y.	395	7,900 00	7,900 00
DuBois, Cornelius D.	"	290	5,800 00	5,800 00
Duff, Miss Marie E.	Toronto, Ont.	7	140 00	140 00
Duffet, Mrs. Margaret.	"	12	240 00	240 00
Duffet, Walter.	"	277	5,540 00	5,540 00
Dundas, J. R., exrs. estate of.	"	50	1,000 00	1,000 00
Dunlop, Miss Mary Mildred.	Richmond, Va.	2	40 00	40 00
Dunlop, Robert J.	Glasgow, Scotland.	100	2,000 00	2,000 00
Dunlop, Thomas.	"	100	2,000 00	2,000 00
Dunn, Jessie W.	Toronto, Ont.	25	500 00	500 00
Dunnet, Mrs. Jessie.	"	75	1,500 00	1,500 00
Dupuis, Mrs. Annie.	Kingston, Ont.	20	400 00	400 00
Egleston, Ann.	Ancaster, Ont.	37	740 00	740 00
Elliott, Miss Kate A.	London, Ont.	60	1,200 00	1,200 00
Ellis, Mrs. Mary E.	Toronto, Ont.	16	320 00	320 00
Emery, Misses Charlotte E. and Harriett M.	Port Burwell, Ont.	25	500 00	500 00
Evans, Mrs. Mary E. (estate of)	London, Ont.	48	960 00	960 00
Ewing, Mrs. Isabella.	Rosthern, Sask.	25	500 00	500 00
Farmer, Margaret.	Ancaster, Ont.	37	740 00	740 00
Farthing, J. M. (in trust)	Aylmer, Ont.	10	200 00	200 00
Farwell, W. G., M.D. (in trust).	New York, N.Y.	70	1,400 00	1,400 00
Fauquier, G. E.	Ottawa, Ont.	250	5,000 00	5,000 00
Featherstonhaugh, Mrs. C. L.	Toronto, Ont.	55	1,100 00	1,100 00
Feecey, Farrel C.	"	10	200 00	200 00
Ferguson, Walter J.	New Orleans, La.	20	400 00	400 00
Fernie, Mrs. D. M.	Belfast, Ireland.	40	800 00	800 00
Fernie, W. J.	"	360	7,200 00	7,200 00
Fernie, W. K.	Liverpool, Eng.	50	1,000 00	1,000 00
Ferrier, Miss Annie.	Orangeville, Ont.	13	260 00	260 00
Ffolkes, Miss Agnes Ann.	Toronto, Ont.	103	2,060 00	2,060 00
Field, Mrs. Isabel.	"	50	1,000 00	1,000 00
Fitton, Cecil H.				
Fitton, Minnie	Brantford, Ont.	10	200 00	200 00
Fitton, Horace W. } Trustees.				
Fitton, H. W.	"	8	160 00	160 00
Fitzgerald, William.	Unknown.	5	100 00	100 00
Forbes, Geo. D.	Hespeler, Ont.	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw (in trust).	"	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw (in trust).	"	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw (in trust).	"	52	1,040 00	1,040 00

## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Forster, J. W. L.....	Toronto, Ont.....	10	200 00	200 00
Foster, C. C.....	".....	10	200 00	200 00
Foster, Ethel A. G.....	".....	13	250 00	250 00
Foster, Harold W. A.....	".....	13	250 00	250 00
Fox, G. W.....	Liverpool, Eng.....	92	1,840 00	1,840 00
Frank, Emil H.....	New York, N.Y.....	380	7,600 00	7,600 00
Frank, George S.....	".....	60	1,200 00	1,200 00
Freyseng, Peter.....	Toronto, Ont.....	175	3,500 00	3,500 00
Frink, H. W.....	St. John, N.B.....	25	500 00	500 00
Frink, R. W.....	".....	250	5,000 00	5,000 00
Fulton, R. J. B.....	Prince Albert, Sask.....	5	100 00	100 00
Fulton, R. R., exrs. estate of.....	Toronto, Ont.....	146	2,920 00	2,920 00
Gamble, Mrs. Matilda.....	".....	57	1,140 00	1,140 00
Garnsby, Mrs. Rosa A. B.....	Oscala, Fla.....	96	1,920 00	1,920 00
Garrett, Mrs. Minnie L.....	Kingston, Ont.....	25	500 00	500 00
Gash, Jane, exrs. estate of.....	Toronto, Ont.....	50	1,000 00	1,000 00
Gash, N. B.....	".....	25	500 00	500 00
Gentles, Mrs. Margaret.....	Kincardine, Ont.....	75	1,500 00	1,500 00
George, W. H.....	Toronto, Ont.....	5	100 00	100 00
Gibbs, H. M., exrs. estate of.....	Philadelphia, Pa.....	25	500 00	500 00
Gibson, Hon. William, estate of.....	Hamilton, Ont.....	412	8,240 00	8,240 00
Gibson, Lady Elizabeth M.....	".....	100	2,000 00	2,000 00
Gibson, Rev. J.....	Thornhill, Ont.....	25	500 00	500 00
Gill, Robert.....	Ottawa, Ont.....	20	400 00	400 00
Gilleland, L. J.....	Ayton, Ont.....	10	200 00	200 00
Gilmour, Miss Alice.....	Toronto, Ont.....	5	100 00	100 00
Glover, Mrs. H. B. Q.....	Liverpool, England.....	50	1,000 00	1,000 00
Goad, C. E., exrs. estate of.....	Toronto, Ont.....	700	14,000 00	14,000 00
Gold, James.....	London, Eng.....	75	1,500 00	1,500 00
Gordon, William.....	Unknown.....	3	60 00	60 00
Gorham, Mrs. Helen D.....	Milton, Ont.....	12	240 00	240 00
Gould, Isaac J.....	Uxbridge, Ont.....	125	2,500 00	2,500 00
Gourley, Mrs. Lottie E.....	Toronto, Ont.....	50	1,000 00	1,000 00
Gowans, John, exrs. estate of.....	".....	150	3,000 00	3,000 00
Graham, Mrs. Ada.....	Fairhope, Baldwin Co., Alabama.....	50	1,000 00	1,000 00
Graham, James.....	Lindsay, Ont.....	125	2,500 00	2,500 00
Graham, Sir John H. M.....	Glasgow, Scotland.....	250	5,000 00	5,000 00
Grant, Miss Aggie G.....	Woodville, Ont.....	72	1,440 00	1,440 00
Grassett, Fred. LeM., M.D.....	Toronto, Ont.....	114	2,280 00	2,280 00
Gray, Wm.....	New York, N.Y.....	20	400 00	400 00
Gunn, Miss Tena.....	Toronto, Ont.....	25	500 00	500 00
Guntrum, L. E.....	Cincinnati, Ohio.....	50	1,000 00	1,000 00
Gzowski, Mrs. Vera M.....	Toronto, Ont.....	4	80 00	80 00
Hall, Bertha F.....	Vancouver, B.C.....	20	400 00	400 00
Hamilton, James, exrs. estate of.....	Warkworth, Ont.....	100	2,000 00	500 00
Hammond, Mrs. Isabella.....	Erindale, Ont.....	386	7,720 00	3,720 00
Hamlin, Mrs. Helen.....	Fergus, Ont.....	15	300 00	300 00
Hanna, D. B. and W. B. Meikle (in trust).....	Toronto, Ont.....	5,492	109,840 00	109,840 00
Hanna, D. B.....	".....	325	6,500 00	6,500 00
Harrington, Fred.....	".....	19	380 00	380 00
Harrington, Mrs. Catherine.....	".....	1	20 00	20 00
Harrington, Miss Kate.....	".....	25	500 00	500 00
Harrington, Joseph.....	Jerseyville, Ont.....	37	740 00	740 00
Harrington, William.....	Ancaster, Ont.....	37	740 00	740 00
Harris Trust, The.....	Brantford, Ont.....	50	1,000 00	1,000 00
Harris, A. B.....	Clarkson, Ont.....	22	440 00	440 00
Harris, Lloyd.....	Brantford, Ont.....	340	6,800 00	6,800 00
Harris, Mrs. Mary H. S. V.....	Clarkson, Ont.....	62	1,240 00	1,240 00
Harris, Miss Naomi M.....	".....	54	1,080 00	1,080 00
Harris, Miss Annie L.....	".....	54	1,080 00	1,080 00
Harris, Miss Lucy L.....	Toronto, Ont.....	61	1,220 00	1,220 00
Hart, M. G. Agt. and G. H. Hodgetts, Aect. (in trust).....	".....	73	1,460 00	1,460 00
Harvey, Edmund.....	Guelph, Ont.....	7	140 00	140 00

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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Harvey, Mrs. Joanna L. (in trust).....	Guelph, Ont.....	10	200 00	200 00
Hazard, Horace.....	Charlottetown, P.E.I.....	50	1,000 00	1,000 00
Heakes, Rev. William.....	Lewiston, N. Y.....	40	800 00	800 00
Heape, Mrs. Barbara.....	Liverpool, Eng.....	450	9,000 00	9,000 00
Hefferman, Miss N. C.....	Toronto, Ont.....	80	1,600 00	1,600 00
Henderson, John.....	Ottawa, Ont.....	125	2,500 00	2,500 00
Henry, John, exrs. estate of.....	Toronto, Ont.....	20	400 00	400 00
Hepburn, R. H.....	Winnipeg, Man.....	5	100 00	100 00
Hewat, Miss Florence E.....	Halifax, N. S.....	20	400 00	400 00
Heyd, George B.....	Brantford, Ont.....	65	1,300 00	1,300 00
Hime, W. L. and M. W. (in trust).....	Toronto, Ont.....	20	400 00	400 00
Hinde, George J.....	Croydon, Surrey, Eng.....	750	15,000 00	15,000 00
Hirschberg, Mary.....	St. Louis, Mo.....	63	1,260 00	1,260 00
Hobson, Mrs. Agnes.....	Guelph, Ont.....	60	1,200 00	1,200 00
Hobson, Mrs. R. M.....	Toronto, Ont.....	100	2,000 00	2,000 00
Hobson, J. Henry.....	Redcliffe, Dowlish, Eng.....	200	4,000 00	4,000 00
Hodgkinson, F. A.....	London, Eng.....	30	600 00	600 00
Hodgins, Frank E. (trustee Wm. Thompson estate).....	Toronto, Ont.....	30	600 00	600 00
Hogg, Mrs. Mary Harvey and Gerard Lake Crole.....	London, N., Eng.....			
Holcroft, Mrs. M. S. (estate of), c/o H. S. Holcroft.....	Edinburgh, Scot.....	15	300 00	300 00
Holcroft, H. S.....	Toronto, Ont.....	10	200 00	200 00
Hood, John (in trust).....	".....	5	100 00	100 00
Hooper, Chas. E., exrs. estate of, c/o Dr. E. M. Hooper.....	Winnipeg, Man.....	25	500 00	500 00
Hopkins, George, (exrs. estate of).....	Toronto, Ont.....	63	1,260 00	1,260 00
Horne, George, (exrs. estate of).....	London, Eng.....	7	140 00	140 00
Horne, Miss Mary.....	Toronto, Ont.....	48	960 00	960 00
Hornsby, Harry.....	Tillsonburg, Ont.....	14	280 00	280 00
Hornsby, Mrs. Julia.....	Leamington, Eng.....	17	340 00	340 00
Hoskin, John, K.C., LL.D.....	Toronto, Ont.....	11	220 00	220 00
Howe, Etna D.....	".....	75	1,500 00	1,500 00
Hughes, Mrs. Jerusha D.....	".....	100	2,000 00	2,000 00
Hunter, J. H., exrs. estate of.....	".....	150	3,000 00	3,000 00
Ince, William (trustee).....	".....	255	5,100 00	5,100 00
Inglia, Miss Annie.....	".....	103	2,060 00	2,060 00
Jacks, Price, exrs. estate of.....	London, S.W., Eng.....	10	200 00	200 00
Jackson, George J.....	Toronto, Ont.....	20	400 00	400 00
Jackson, Alexander H.....	".....	132	2,640 00	2,640 00
Jackson, Mrs. M. Lane.....	Simcoe, Ont.....	10	200 00	200 00
Jackson, Mrs. Emma E.....	Buffalo, N. Y.....	10	200 00	200 00
Jackson, Thompson.....	Horton Lodge, Slough, Eng.....	20	400 00	400 00
Jager, A. N. R.....	Scarboro, Ont.....	5	100 00	100 00
Jager, B. M.....	".....	20	400 00	400 00
Jarvis, Mrs. Jennie.....	Liverpool, Eng.....	25	500 00	500 00
Johnston, James A., exrs. estate of.....	".....	50	1,000 00	1,000 00
Johnston, Miss Sidney M.....	Toronto, Ont.....	47	940 00	940 00
Jones, Grey.....	".....	50	1,000 00	1,000 00
Jones, Thomas E.....	".....	75	1,500 00	1,500 00
Jones, Rev. William, exrs. estate of.....	Liverpool, Eng.....	10	200 00	200 00
Jones, W. E.....	Toronto, Ont.....	9	180 00	180 00
Keefer, W. Napier.....	".....	3	60 00	60 00
Kehoe, Christopher I.....	Liverpool, Eng.....	20	400 00	400 00
Keith, David S.....	Toronto, Ont.....	55	1,100 00	1,100 00
Kennaway, Miss Gertrude E.....	Care of F. D. Hirschberg & Co., St. Louis, Mo.....	62	1,240 00	1,240 00
Kennaway, Rt. Hon. Sir John H. (Bart.).....	Toronto, Ont.....	65	1,300 00	1,300 00
Kennedy, Miss Belle H.....	Ottery, St. Marys, Devonshire, Eng.....	27	540 00	540 00
Kennedy, Miss Grace M.....	Ottery, St. Marys, Devonshire, Eng.....	150	3,000 00	3,000 00
	San Francisco, Cal.....	1	20 00	20 00
	".....	1	20 00	20 00

## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Kennedy, Wm. B., M.D.	Guelph, Ont.	32	640 00	640 00
Kenny, J. J., exrs. estate of	Care of Mrs. P. L. Bailey, Mimico, Ont.	2,089	41,780 00	41,780 00
Kent, Mrs. Caroline	Toronto, Ont.	1,213	24,260 00	24,260 00
Ketchum, Mrs. Carrie E.	Gananoque, Ont.	56	1,120 00	1,120 00
King, Miss Emma	Quebec, Que.	20	400 00	400 00
Kirkpatrick, Rev. Francis Grant	Kingston Mills, Ont.	5	100 00	100 00
Kirkpatrick, Chas. Stafford	Kingston, Ont.	5	100 00	100 00
Kirkpatrick, Herbert Rutherford	Montreal, Que.	5	100 00	100 00
Kirkpatrick Henrietta Helen	"	5	100 00	100 00
Kirkpatrick, Annie Kathleen	Saranac Lake, N. Y.	5	100 00	100 00
Kirkpatrick, Mrs. Harriet B.	Kingston, Ont.	41	820 00	820 00
Knight, Edward	Rotterdam, Holland.	20	400 00	400 00
Knox, Mrs. Leonora J.	Toronto, Ont.	6	120 00	120 00
Knox, William	"	6	120 00	120 00
Knowles, Miss Mary G.	Alhany, N. Y.	12	240 00	240 00
Laird, Alexander (estate of)	Toronto, Ont.	34	680 00	680 00
Lamond, Mrs. M. L. A.	Richmond, Surrey, Eng.	50	1,000 00	1,000 00
Langley, H. George	Toronto, Ont.	35	700 00	700 00
Langrish, W. J.	London, E.C., Eng.	10	200 00	200 00
Larkin, P., exrs. estate of	Care of Mrs. E. M. Larkin, St. Catharines, Ont.	100	2,000 00	2,000 00
Lash, Z. A., K.C., LL.D.	Toronto, Ont.	34	680 00	680 00
Lash-Miller, Mrs. P. C.	"	30	600 00	600 00
Latta, James G.	London, Eng.	130	2,600 00	2,600 00
Law, William	Glasgow, Scot.	72	1,440 00	1,440 00
Lawrence, G. W., exrs. estate of	Care of W. N. Lawrence, Stratford, Ont.	55	1,100 00	1,100 00
Lawrence, William	Stratford, Ont.	50	1,000 00	1,000 00
Leggatt, Catherine M.	Hamilton, Ont.	50	1,000 00	1,000 00
Leggatt, John	"	50	1,000 00	1,000 00
Leggatt, Matthew H.	Vancouver, B.C.	50	1,000 00	1,000 00
Leggatt, William	Montreal, Que.	50	1,000 00	1,000 00
Lee, Frank P.	Toronto, Ont.	25	500 00	500 00
Lipcomb, H. J., exrs. estate of	La Plaza Apts., Toronto, Ont.	50	1,000 00	1,000 00
Little, Rev. James, M.A. (estate of)	Belfast, Ireland.	250	5,000 00	5,000 00
Little, Dr. L. S. (Rosetta Annie Little and Chas. Jas. Colbrooke Little, exrs. estate of)	The Roughets, Whitehill, Bletchingley, Surrey, Eng.	20	400 00	400 00
Locke, J. T.	J. T. Locke & Co., Toronto, Ont.	10	200 00	200 00
Long, Thomas	Toronto, Ont.	754	15,080 00	15,080 00
Long, Miss Annie	"	80	1,600 00	1,600 00
Long, Thomas (in trust)	"	100	2,000 00	2,000 00
Long, F. S.	London, Eng.	2	40 00	40 00
Logan, F. G.	Care of James Lumbers & Co., Toronto, Ont.	45	900 00	900 00
Loucks, Mrs. Harriett	Winnipeg, Man.	6	120 00	120 00
Lyons, Miss Antonia E.	Toronto, Ont.	12	240 00	240 00
MacDonald, Miss Alice	Guelph, Ont.	12	240 00	240 00
MacDonald, Mrs. Sarah M.	Toronto, Ont.	12	240 00	240 00
MacDonald, Col. A. H., K.C.	Guelph, Ont.	10	200 00	200 00
MacGillivray, Clara D.	Kingston, Ont.	22	440 00	440 00
MacKay, Geo. S., exrs. estate of	Toronto, Ont.	32	640 00	640 00
MacMahon, H. P.	Inspector, Traders Bank, Winnipeg, Man.	50	1,000 00	1,000 00
MacPherson, Miss Katherine L.	Montreal, Que.	12	240 00	240 00
MacPherson, Gilbert G.	Rochester, N. Y.	50	1,000 00	1,000 00
Maddison, Mrs. C. A. (in trust)	Toronto, Ont.	11	220 00	220 00
Mahony, Mrs. M. E.	Oakville, Ont.	5	100 00	100 00
Mann, John, jr.	Glasgow, Scot.	36	720 00	720 00
Mann, Ludovic M.	"	72	1,440 00	1,440 00

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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Manning, Mrs. Francis.....	New York, N.Y.....	15	300 00	300 00
Manning, Alex., exrs. estate of.....	Toronto, Ont.....	400	8,000 00	8,000 00
Manitoba College.....	Winnipeg, Man.....	105	2,100 00	2,100 00
Marn, Miss Ida M.....	Lucan, Ont.....	15	300 00	300 00
Marks, Mrs. Emille P., exrs. estate of.....	Toronto, Ont.....	25	500 00	500 00
Marriott, Charles.....	".....	100	2,000 00	2,000 00
Martin, Percy.....	Vancouver, B.C.....	5	100 00	100 00
Martin, Thomas B. (trustee).....	Cayuga, Ont.....	40	800 00	800 00
Mason, J. Cooper, mgr. Calvert, A. E., asst. mgr. (in trust).....	Toronto, Ont.....	1,308	26,160 00	26,160 00
Masson, Wm. exrs. estate of.....	".....	122	2,440 00	2,440 00
Maughan, Mrs. Fanny.....	".....	18	360 00	360 00
Meikle, W. B.....	".....	426	8,520 00	8,520 00
Merrill, A. D.....	Tillsonburg, Ont.....	25	500 00	500 00
Merrill, L.....	".....	25	500 00	500 00
Metcalf, Mrs. Emma.....	Grimsby, Ont.....	35	700 00	700 00
Miles, Rev. J.....	Suffolk, Eng.....	2	40 00	40 00
Miles, Mrs. Martha P.....	Toronto, Ont.....	31	620 00	620 00
Miles, W. A. (in trust).....	London, E. C. Eng.....	34	680 00	680 00
Milford, George.....	Owen Sound, Ont.....	200	4,000 00	4,000 00
Miller, Mrs. Elizabeth A.....	Toronto, Ont.....	16	320 00	320 00
Miller, R. S., exrs. estate of.....	Unknown.....	8	160 00	160 00
Mills, Jesse S.....	Toronto, Ont.....	10	200 00	200 00
Mitchell, Miss Bessie I. A. and Alastair R. H. Mitchell (trustees).....	".....	40	800 00	800 00
Minty, Gilbert.....	".....	5	100 00	100 00
Moore, A. J., exrs. estate of.....	Goderich, Ont.....	10	200 00	200 00
Moren, William J.....	Winnipeg, Man.....	50	1,000 00	1,000 00
Morgan, Miss M. Hope.....	Toronto, Ont.....	4	80 00	80 00
Morgan, Miss F.....	".....	4	80 00	80 00
Morren, E. W. S.....	New York, N.Y.....	5	100 00	100 00
Morrison, Angus, exrs. estate of.....	Toronto, Ont.....	25	500 00	500 00
Morrow, George A.....	".....	250	5,000 00	5,000 00
Morrow, W. G.....	Peterboro, Ont.....	219	4,380 00	4,380 00
Munro, Alexander.....	Toronto, Ont.....	2	40 00	40 00
Murray, Rev. J., exrs. estate of.....	Care of Mrs. Isabella Murray, Grimsby, Ont.....	20	400 00	400 00
Murray, George.....	Toronto, Ont.....	684	13,680 00	7,919 30
Myers, Augustus (estate of).....	Cambridge, Mass.....	796	15,920 00	15,920 00
McAllen, George H.....	Montreal, Que.....	25	500 00	500 00
McAllum, W. R.....	London, Eng.....	10	200 00	200 00
McCabe, J.....	London, Eng.....	55	1,100 00	1,100 00
McCarthy, D. L. & Leighton, G. (trustees).....	Toronto, Ont.....	100	2,000 00	2,000 00
McCalla, Mrs. W. J. (in trust).....	St. Catharines, Ont.....	2	40 00	40 00
McCaig, Mrs. Matilda M.....	Belleville, Ont.....	100	2,000 00	2,000 00
McCormack, E. U.....	Toronto, Ont.....	20	400 00	400 00
McDonald, Mrs. Mary J.....	New York, N.Y.....	10	200 00	200 00
McEwen, John.....	Vancouver, B.C.....	15	300 00	300 00
McFiggens, Arthur J.....	Fenella, Ont.....	50	1,000 00	1,000 00
McGachan, Mrs. Gertrude.....	Orillia, Ont.....	5	100 00	100 00
McGill, Wm., exrs. estate of.....	Toronto, Ont.....	25	500 00	500 00
McGill, Margaret, exrs. estate of.....	".....	15	300 00	300 00
McGee, Elizabeth.....	Ottawa, Ont.....	80	1,600 00	1,600 00
McGee, Mrs. Annie.....	Toronto, Ont.....	80	1,600 00	1,600 00
McGillivray, Mrs. Helen.....	Whitby, Ont.....	62	1,240 00	1,240 00
McIntosh, James I.....	Guelph, Ont.....	12	240 00	240 00
McIntyre, R. L.....	Toronto, Ont.....	10	200 00	200 00
McKeand, John.....	Liverpool, England.....	20	400 00	400 00
McKeown, Miss Christina L.....	Orangeville, Ont.....	13	260 00	260 00
McLaren, Henry E.....	Hamilton, Ont.....	14	280 00	280 00
McLaren, Arch. K.....	".....	14	280 00	280 00
McLaren, George H., Dr.....	Toronto, Ont.....	14	280 00	280 00
McLaren, H. E. and R. A. Lucas for Jean McLaren.....	Hamilton, Ont.....	14	280 00	280 00

## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
McLaren, Frederick G.....	Hamilton, Ont.....	16	320	00	320	00
McLaren, Richard.....	".....	14	280	00	280	00
McLaren, W. F.....	".....	14	280	00	280	00
McLean, E. L.....	Toronto, Ont.....	5	100	00	100	00
McMurrich, Professor J. P.....	".....	86	1,720	00	1,720	00
McMurrich, George, estate of.....	".....	220	4,400	00	2,640	00
McMurrich, Mrs. Minnie G.....	Toronto, Ont.....	40	800	00	800	00
McNamara, Thomas.....	Peterboro, Ont.....	20	400	00	400	00
McTaggart, Miss Elizabeth.....	Toronto, Ont.....	50	1,000	00	1,000	00
Naftel, D. J.....	Goderich, Ont.....	10	200	00	200	00
Nairn, Alexander (estate of).....	Toronto, Ont.....	30	600	00	600	00
National Trnst Co. Ltd., (estate of H. C. Hammond).....	".....	125	2,500	00	2,500	00
Neilson, Alexander.....	London, Eng.....	30	600	00	600	00
Neilson, Hugh.....	Toronto, Ont.....	100	2,000	00	2,000	00
Nelles, Mrs. Alice M.....	Guelph, Ont.....	6	120	00	120	00
Nelles, Mrs. B. H. G.....	Grimsby, Ont.....	5	100	00	100	00
Nevitt, Mrs. E. E.....	Toronto, Ont.....	25	500	00	500	00
Nicholson, E. A., exrs. of the late.....	Lewes, Sussex, England	40	800	00	800	00
Nicholson, Miss Jessie.....	".....	80	1,600	00	1,600	00
Nicholson, W. E.....	".....	80	1,600	00	1,600	00
Nicholai, Siegfried F.....	4 Josepfplatz, Munich.....	16	320	00	320	00
Niehau, Charles (estate of).....	Toronto, Ont.....	125	2,500	00	2,500	00
Niven, J. K. (in trust).....	".....	60	1,200	00	1,200	00
Nordheimer, Samuel, (estate of).....	".....	300	6,000	00	6,000	00
Northern Life Assurance Co.....	London, Ont.....	250	5,000	00	5,000	00
Noxon, Mrs. George E.....	Toronto, Ont.....	25	500	00	500	00
Oakshott, Elizabeth S.....	Bidson, Cheshire, Eng.....	50	1,000	00	1,000	00
O'Flynn, F. W., exrs. estate.....	Toronto, Ont.....	50	1,000	00	1,000	00
O'Flynn, H. H.....	".....	50	1,000	00	1,000	00
O'Flynn, Philo W.....	Madoc, Ont.....	63	1,260	00	1,260	00
O'Flynn, F. E.....	Belleville, Ont.....	62	1,240	00	1,240	00
Ogden, W. W. (in trust).....	Toronto, Ont.....	24	480	00	385	00
Osler, Hammond & Nanton.....	Winnipeg, Man.....	375	7,500	00	7,500	00
Osborne, J. P.....	Beamsville, Ont.....	5	100	00	100	00
Omard, George A.....	Guelph, Ont.....	40	800	00	800	00
Pann, Mrs. E. J.....	Los Angeles, Cal.....	50	1,000	00	1,000	00
Parfitt, Albion.....	London, Ont.....	50	1,000	00	1,000	00
Parker, Stephen J.....	Owen Sound, Ont.....	400	8,000	00	8,000	00
Parlane, W. A.....	Collingwood, Ont.....	15	300	00	300	00
Paterson, Rev. T. W.....	Deer Park, Toronto, Ont	84	1,680	00	1,680	00
Paterson, Mrs. Florence.....	Toronto, Ont.....	12	240	00	240	00
Paton, Miss Jean.....	".....	50	1,000	00	1,000	00
Paton, John.....	".....	60	1,200	00	1,200	00
Paton, Nigel F.....	Calcutta, India.....	30	600	00	600	00
Patton, Jos. C., M.D.....	Toronto, Ont.....	155	3,100	00	3,100	00
Payne, Julian D., exrs. estate.....	New Orleans, La.....	20	400	00	400	00
Pearson, F. S. (estate of).....	New York, N.Y.....	1,250	25,000	00	25,000	00
Pellatt, Brig. General Sir Henry M., C.V.O.....	Toronto, Ont.....	304	6,080	00	6,080	00
Peine, Louis.....	New Hamburg, Ont.....	50	1,000	00	1,000	00
Pepper, Rev. John.....	West Toronto, Ont.....	15	300	00	300	00
Perrin, Mrs. Miney.....	New York, N.Y.....	125	2,500	00	2,500	00
Perry, Miss Elizabeth.....	Toronto, Ont.....	27	540	00	540	00
Peterkin, W. M.....	".....	250	5,000	00	5,000	00
Peters, George.....	Peterboro, Ont.....	20	400	00	400	00
Phelps, E. S.....	Burlington, Iowa.....	50	1,000	00	1,000	00
Pipe, Harvey.....	Amherst, N.S.....	6	120	00	120	00
Poland, H. G.....	London, England.....	20	400	00	400	00
Pontifex, Bryan.....	Toronto, Ont.....	25	500	00	500	00
Porter, John G.....	".....	30	600	00	600	00
Potts, James McC.....	Stirling, Ont.....	10	200	00	200	00
Powell, James H. U.....	London, England.....	100	2,000	00	2,000	00
Price, Miss Lavinia.....	Toronto, Ont.....	10	200	00	200	00
Pringle, Mrs. Sara J.....	".....	35	700	00	700	00
Provident Investment Co.....	".....	107	2,140	00	2,140	00

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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Radley, Mrs. Elizabeth J.	Toronto, Ont.	50	1,000 00	1,000 00
Ramsay, William	Stowe, Scotland	950	19,000 00	19,000 00
Rance, Miss Eva Frances	Blyth, Ont.	3	60 00	60 00
Rennie, Mrs. Mary Ann	Bromley, Kent, Eng.	20	400 00	400 00
Rance, Mrs. Harriet	Clinton, Ont.	50	1,000 00	1,000 00
Richard, Alfred	Montreal, Que.	10	200 00	200 00
Ridout, Percival F.	London, Eng.	55	1,100 00	1,100 00
Robertson, John A.	Toronto, Ont.	25	500 00	500 00
Robinson, Mrs. Elizabeth	"	60	1,200 00	1,200 00
Robinson, Mrs. Elizabeth (in trust)	"	4	80 00	80 00
Robinson, Sir Thomas B. and Lady Rosa Hannah Robinson	North Foreland, Broad- stairs, Kent, Eng.	100	2,000 00	2,000 00
Rogers, Dr. J. M.	Ingersoll, Ont.	18	360 00	360 00
Rogers, Mrs. Helen S.	Peterboro, Ont.	41	820 00	820 00
Rollo, Jennie S.	Chicago, Ill.	53	1,060 00	1,060 00
Rollo, W. F.	"	56	1,120 00	1,120 00
Rollo, Evelyn L.	"	53	1,060 00	1,060 00
Ross, Alexander	Liverpool, England	4	80 00	80 00
Ross, Hon. A. M., exrs. estate of	Toronto, Ont.	50	1,000 00	1,000 00
Ross, Miss Caroline S.	"	25	500 00	500 00
Ross, Charles G.	Newmarket, Ont.	35	700 00	700 00
Ross, Mrs. Mary S.	"	25	500 00	500 00
Ross, Mrs. E. Phoebe	Port Hope, Ont.	5	100 00	20 00
Routh, J. H., exrs. estate of	Montreal, Que.	20	400 00	400 00
Rowlands, R. F.	Toronto, Ont.	10	200 00	200 00
Royal Trust Company	Montreal, Que.	333	6,660 00	6,660 00
Rumsey, C. S., exrs. estate of	St. Marys, Ont.	10	200 00	200 00
Rumsey, Mrs. M. A. A.	"	10	200 00	200 00
Ruston, Thomas (estate of)	Georgetown, Ont.	100	2,000 00	2,000 00
Royal Trust Company (trustee for Mrs. Pipon)	Toronto, Ont.	5	100 00	100 00
Ryan, Miss Elizabeth	Lucan, Ont.	34	680 00	680 00
Sauer, George	Toronto, Ont.	2	40 00	40 00
Saylor, Wesley	Trenton, Ont.	25	500 00	500 00
Schell, R. S., exrs. estate of	Brantford, Ont.	80	1,600 00	1,600 00
Schell, H. P.	New York, N. Y.	20	400 00	400 00
Scholfield, W. G.	West Toronto, Ont.	10	200 00	200 00
Scott, Charles W.	Toronto, Ont.	60	1,200 00	1,200 00
Scott, George F.	374 Margueretta St., Toronto, Ont.	4	80 00	80 00
Scott, J., exrs. estate of	Toronto, Ont.	100	2,000 00	2,000 00
Semple, Miss Jennie P.	"	35	700 00	700 00
Sewall, Mrs. Winnifred L.	Hamilton, Ont.	20	400 00	400 00
Sharpe, Miss Clara L.	San Francisco, Cal.	50	1,000 00	1,000 00
Sharpe, George, exrs. estate of	"	170	3,400 00	1,221 35
Shaw, Mrs. Isabella T.	Hamilton, Ont.	33	660 00	6 60 00
Sherrard, H. A.	Toronto, Ont.	77	1,540 00	1,540 00
Sherrard, Mrs. A. L.	"	5	100 00	100 00
Shutt, Mrs. Charlotte	Ottawa, Ont.	15	300 00	300 00
Sidey, J. Henry	Cobourg, Ont.	20	400 00	400 00
Sinclair, Miss Janet	Unknown	13	260 00	260 00
Sinclair, J. C. (Elizabeth A. and Donald G. G., exrs. estate of)	Care of Mrs. Elizabeth A. Sinclair, Toronto, Ont.	83	1,660 00	1,660 00
Small, Miss Catherine G.	Sarnia, Ont.	36	720 00	720 00
Smedley, George F. & Co.	Toronto, Ont.	10	200 00	200 00
Smith, F. J. D.	Newtonbrook, Ont.	210	4,200 00	4,200 00
Smith, Alexander	Toronto, Ont.	60	1,200 00	1,200 00
Smith, Dr. Andrew, exrs. estate of	Toronto General Trusts Corp., Toronto, Ont.	40	800 00	800 00
Smith, D. King, M.D.	Toronto, Ont.	10	200 00	200 00
Smith, Mrs. Mary Ann, exrs. estate	National Trust Co., Tor- onto, Ont.	270	5,400 00	5,400 00

## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Smith, H. B.	Owen Sound, Ont.	175	3,500 00	3,500 00
Smith, Davis & Co.	Buffalo, N. Y.	500	10,000 00	10,000 00
Smith, W. W.	Raleigh, N. C.	75	1,500 00	1,500 00
Smith, Marshall J., exrs. estate of	New Orleans, La.	20	400 00	400 00
Sonkson, E.	London, E.C., Eng.	224	4,480 00	4,480 00
Sorgius, Mrs. Constance Zepf.	Three Rivers, Que.	5	100 00	100 00
Sproule, Miss E. J.	Springfield-on-Credit, Ont.	78	1,560 00	1,560 00
Stanley, Bernard.	Lucan, Ont.	300	6,000 00	6,000 00
Stanley, Mrs. Hannah E. (in trust).	"	8	160 00	160 00
Stanley, Mrs. Jennie.	"	50	1,000 00	1,000 00
Stanley, Aljoe E.	"	37	740 00	740 00
Stanley, Miss Mary E.	"	61	1,220 00	1,220 00
Stanley, Miss Charlotte M.	"	39	780 00	780 00
Stanley, Albert E.	"	30	600 00	600 00
Stanley, Miss M. Lucretia.	"	36	720 00	720 00
Stanley, Uriah M.	Brantford, Ont.	40	800 00	800 00
Stanway, F. N.	Toronto, Ont.	5	100 00	100 00
Staples, Mrs. Eliza.	St. Thomas, Ont.	8	160 00	160 00
Stayner, Rev. Sutherland.	Toronto, Ont.	4	80 00	80 00
Stayner, Mrs. Harriet R.	"	6	120 00	120 00
Steele, Mrs. Annie E.	Belleville, Ont.	3	60 00	60 00
Stevenson, Miss Amy.	Ancaster, Ont.	40	800 00	800 00
Stewart, Miss Ida A.	Woodstock, Ont.	25	500 00	500 00
Stewart, William.	Toronto, Ont.	22	440 00	440 00
Stewart, Mrs. Margaret J.	Campbellford, Ont.	10	200 00	200 00
Stewart, Robert, exrs. estate of	Care of John Duncan, Toronto, Ont.	36	720 00	720 00
Stimson, G. A. & Co.	"	100	2,000 00	2,000 00
Stinson, H. E.	"	10	200 00	200 00
Stock, William H.	Liverpool, England.	20	400 00	400 00
Stocking, Charles P.	Wauhashene, Ont.	200	4,000 00	4,000 00
Strachan, Miss Mary E. H.	Toronto, Ont.	206	4,120 00	4,120 00
Strathy, A. G.	"	32	640 00	640 00
Strathy, J. R.	"	30	600 00	600 00
Strathy, Miss Elizabeth M.	"	30	600 00	600 00
Strathy, G. B.	"	30	600 00	600 00
Strong, Arthur Douglas Dawker.	Galt, Ont.	20	400 00	400 00
Swain, W. J.	Collingwood, Ont.	30	600 00	600 00
Symons, Miss Eliza F.	Toronto, Ont.	13	260 00	260 00
Tackaherry, Mrs. Catherine, exrs. estate.	Care of R. J. Tacka- herry, Toronto, Ont.	25	500 00	500 00
Talbut, Marcus, exrs. estate.	Unknown.	5	100 00	100 00
Taylor, Miss Amy E. R.	Toronto, Ont.	14	280 00	280 00
Taylor, Miss Mary L.	"	9	180 00	180 00
Taylor, Mrs. Elizabeth A. H., exrs. estate of	Care of F. Roper, Toronto, Ont.	3	60 00	60 00
Thomas, Mrs. M. M.	Quebec, Que.	47	940 00	940 00
Thompson, Mrs. Cassie B.	Brampton, Ont.	5	100 00	100 00
Thompson, J. B.	St. Marys, Ont.	15	300 00	300 00
Thompson, Robert, exrs. estate of.	Care of R. W. Thompson Pelham Place, Toron- to, Ont.	847	16,940 00	16,940 00
Thomson, Miss Martha Muir.	Glasgow, Scot.	24	480 00	480 00
Thomson, Malcolm.	Montreal, Que.	130	2,600 00	2,600 00
Thorburn, Miss Mary, exrs. estate of.	Care of J. T. and D. T. Symons, Toronto, Ont.	4	80 00	80 00
Tidswell, W. C., excr., estate of.	Care of Kate Ethel Tids- well, Hamilton, Ont.	100	2,000 00	2,000 00
Tingle, John.	Wexford, Ont.	13	260 00	260 00
Toronto General Trusts Corp., exrs. estate A. Robertson.	Toronto, Ont.	50	1,000 00	1,000 00
Toronto General Trusts Corp., exrs. estate C. C. Baines.	"	2	40 00	40 00

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## THE WESTERN ASSURANCE COMPANY—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Toronto General Trusts Corp., exrs. estate of	Toronto, Ont. ....	166	3,320 00	3,320 00
Jane Kirkland .....	" .....	355	7,100 00	7,100 00
Toronto General Trusts Corp., exrs. estate of	Chicago, Ill. ....	24	480 00	480 00
James Kerr Osborne .....	Toronto, Ont. ....	56	1,120 00	1,120 00
Townley, Mrs. W. R. ....	Care of Mary W. Heynigen, Mobile, Ala. ....	100	2,000 00	2,000 00
Van Der Linde, Harold .....	London, E.C., Eng. ....	60	1,200 00	1,200 00
Van Heynigen, A. E., estate of .....	Orono, Ont. ....	25	500 00	500 00
Vogel, Philipp Jacob and Camille Soyka .....	Brighton, Ont. ....	17	340 00	340 00
Waddell, John .....	Goshen, Conn. ....	18	360 00	360 00
Wade, Mrs. Lillie M. ....	" .....	16	320 00	320 00
Wadhams, John M. ....	" .....	30	600 00	600 00
Wadhams, Julia E. ....	" .....	16	320 00	320 00
Wadhams, Mrs. Mary P. ....	" .....	30	600 00	600 00
Wadhams, Robert P. ....	" .....	16	320 00	320 00
Wainwright, C. S. ....	Toronto, Ont. ....	10	200 00	200 00
Walker, Mrs. Clara R. ....	" .....	34	680 00	680 00
Walker, Warren J. ....	" .....	2	40 00	40 00
Wallace, Mrs. Henrietta .....	" .....	20	400 00	400 00
Ward, R. M. Bretherton .....	Liverpool, Eng. ....	50	1,000 00	1,000 00
Warwick, Guy F. ....	Toronto, Ont. ....	290	5,800 00	5,800 00
Warwick, R. D. ....	" .....	10	200 00	200 00
Watson, Thomas .....	" .....	150	3,000 00	3,000 00
Webb, Albert E. (in trust) .....	Los Angeles, Cal. ....	1,056	21,120 00	21,120 00
Webster, Alfred F. (in trust) .....	Toronto, Ont. ....	21	420 00	420 00
Weir, Robert .....	Toronto, Ont. ....	5	100 00	100 00
White, Miss Alice .....	Montreal, Que. ....	5	100 00	100 00
Whitelaw, Mrs. Sarah .....	Fairbank, Ont. ....	11	220 00	220 00
Wilkes, Alfred J. ....	Brantford, Ont. ....	2	40 00	40 00
Williamson, H. W., estate of .....	Care of W. Williamson, Toronto, Ont. ....	10	200 00	200 00
Wills, Miss Annie .....	Toronto, Ont. ....	31	620 00	620 00
Wills, Miss Annie (exec.) .....	" .....	1	20 00	20 00
Wills, Miss Eliza, exrs. estate of .....	" .....	31	620 00	620 00
Wills, Miss Susan .....	" .....	31	620 00	620 00
Wills, Miss Wilhelmina .....	" .....	31	620 00	620 00
Wills, Thomas (exec. estate of) .....	Care of J. F. Wills, Belleville, Ont. ....	125	2,500 00	2,500 00
Wilson, C. S., exr. estate of .....	Care of John Stark & Co., Toronto, Ont. ....	1,200	24,000 00	24,000 00
Wintle, Cyril & Co. ....	London, Eng. ....	30	600 00	600 00
Wood, E. R. & W. B. Meikle (in trust) .....	Toronto, Ont. ....	500	10,000 00	10,000 00
Wood, E. R. ....	" .....	75	1,500 00	1,500 00
Wood, Lewis P. ....	" .....	56	1,120 00	1,120 00
Wood, Mrs. Margaret F. ....	Nashville, Tenn. ....	50	1,000 00	1,000 00
Wood, S. Casey .....	Toronto, Ont. ....	56	1,120 00	1,120 00
Wood, Hon. S. C., estate of .....	Care of S. Casey Wood, Toronto, Ont. ....	3	60 00	60 00
Wood, Miss Lucinda J. ....	Brantford, Ont. ....	53	1,060 00	1,060 00
Young, Mrs. Margaret .....	Toronto, Ont. ....	12	240 00	240 00
Young, J. A., Jr. ....	" .....	13	260 00	260 00
Young, W. E. ....	" .....	2	40 00	40 00
Total Common Stock .....		75,000	\$1,500,000 00	\$1,484,625 65
Total Preferred Stock .....		50,000	1,000,000 00	1,000,000 00
Totals .....		125,000	\$2,500,000 00	\$2,484,625 65

**APPENDIX B.**  
**GENERAL STATEMENTS**  
**OF**  
**BRITISH AND FOREIGN COMPANIES**  
**FOR**  
**YEAR ENDING DECEMBER 31, 1916.**

THE GENERAL BUSINESS STATEMENTS OF THE FOLLOWING COMPANIES WERE NOT RECEIVED IN TIME FOR INSERTION IN THIS APPENDIX:—

Alliance Assurance Company, Limited.  
Atlas Assurance Company, Limited.  
The British Dominions General Insurance Company, Limited.  
Caledonian Insurance Company.  
Commercial Union Assurance Company, Limited.  
The Employers' Liability Assurance Corporation, Limited.  
General Accident, Fire and Life Assurance Corporation, Limited.  
Compagnie d'Assurances Générales contre l'Incendie.  
Guardian Assurance Company, Limited.  
International Fidelity Insurance Company.  
The Law, Union and Rock Insurance Company, Limited.  
The Liverpool and London and Globe Insurance Company, Limited.  
The London Guarantee and Accident Company, Limited.  
London and Lancashire Fire Insurance Company, Limited.  
The Marine Insurance Company, Limited.  
Millers National Insurance Company.  
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.  
National Provincial Plate Glass and General Insurance Company, Limited.  
La Nationale, Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.  
North British and Mercantile Insurance Company.  
The Northern Assurance Company, Limited.  
The Norwich Union Fire Insurance Society, Limited.  
The Ocean Marine Insurance Company, Limited.  
The Palatine Insurance Company, Limited.  
Compagnie Française du Phenix.  
Phœnix Assurance Company, Limited.  
Provincial Insurance Company, Limited.  
Railway Passengers Assurance Company.  
The Royal Exchange Assurance.  
The Royal Insurance Company of Canada, Limited.  
The Scottish Union and National Insurance Company.  
The Stuyvesant Insurance Company.  
Sun Insurance Office.  
L'Union Compagnie d'Assurances contre l'incendie.  
Union Assurance Society, Limited.  
The Order of United Commercial Travelers of America.  
The Yorkshire Insurance Company, Limited.

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## UNDERWRITERS AT AMERICAN LLOYDS.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Total premium income.....	\$ 266,228 31
Received for interest and dividends.....	33,153 38
Gross profit on sale or maturity of bonds.....	340 63
All other income.....	10,000 00
Total income.....	<u>\$ 309,722 32</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 73,340 17
Expenses of adjustment and settlement of claims.....	1,584 58
Paid subscribers for interest or dividends.....	55,305 76
Commissions or brokerage.....	96,153 86
Inspections and surveys.....	180 13
Salaries, fees and all other charges of officers, attorneys-in-fact, directors and home office employees.....	4,315 00
Underwriters' boards and tariff associations.....	1,627 19
Fire departments, patrol and salvage corps assessments, fees, taxes and expenses.....	1,575 76
State taxes on premiums, Insurance Department licenses and fees.....	3,441 08
All other licenses, fees and taxes.....	2,071 54
All other disbursements.....	26,337 89
Total disbursements.....	<u>\$ 265,932 06</u>

## LEDGER ASSETS.

Book value of bonds.....	\$ 851,104 69
Cash in trust companies and in banks.....	82,375 14
Agents' balances.....	39,496 83
Total ledger assets.....	<u>\$ 972,976 66</u>

## NON-LEDGER ASSETS.

Interest accrued.....	7,604 67
Market value of bonds over book value.....	311 31
Gross assets.....	<u>\$ 980,892 64</u>
Deduct assets not admitted.....	185 35
Total admitted assets.....	<u>\$ 980,707 29</u>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 71,243 07
Total unearned premiums.....	200,368 30
State, county, municipal and other taxes, due or accrued.....	5,400 00
Underwriters' deposits.....	100,000 00
Reserve for contingent liabilities.....	100,000 00
Interest due or accrued.....	31,108 79
Total liabilities.....	<u>\$ 508,120 16</u>
Surplus over all liabilities.....	472,587 13
Total liabilities.....	<u>\$ 980,707 29</u>

## RISKS AND PREMIUMS (Fire Risks.)

Amount of policies written or renewed during the year.....	\$74,675,747 00
Premiums thereon.....	380,010 46
Amount of policies terminated during the year.....	61,194,775 00
Premiums thereon.....	309,085 60
Net amount of policies in force at December 31, 1916.....	59,581,261 00
Premiums thereon.....	<u>376,348 74</u>

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## THE CALIFORNIA INSURANCE COMPANY.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Total premium income.....	\$ 629,863 53
Gross cash received for interest and dividends.....	47,357 71
Rents.....	7,200 00
Gross profit on sale or maturity of bonds.....	1,174 25
Gross increase, by adjustment, in book value of bonds.....	15,453 76
Agents' balances previously charged off.....	16 69
<b>Total income.....</b>	<b>\$ 701,065 94</b>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 195,979 90
Expenses of adjustment and settlement of claims.....	10,373 80
Commissions or brokerage.....	147,065 11
Allowances to agencies for miscellaneous agency expenses.....	1,641 54
Salaries, \$12,410.50; and expenses, \$11,329.34, of special and general agents.....	23,739 84
Salaries, fees and all other charges of officers, directors, trustees and home office employees	37,323 15
Rents.....	3,000 65
Underwriters' boards and tariff associations.....	6,389 10
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	933 00
Inspections and surveys.....	2,756 21
Taxes on real estate.....	524 26
State taxes on premiums, Insurance Department licenses and fees.....	10,768 91
All other licenses, fees and taxes.....	3,381 90
Agents' balances charged off.....	1,972 38
Gross loss on sale or maturity of collaterals.....	700 00
Gross decrease, by adjustment, in book value of ledger assets.....	45,526 50
All other disbursements.....	29,604 58
<b>Total disbursements.....</b>	<b>\$ 521,630 83</b>

## LEDGER ASSETS.

Book value of real estate.....	\$ 60,000 00
Mortgage loans on real estate, first liens.....	391,459 39
Book value of bonds and stocks.....	581,068 22
Cash on hand, in trust companies and in banks.....	126,658 49
Agents' balances and bills receivable.....	143,291 35
Disbursements due to failure of American Union Insurance Co. (Recoverable from Receiver)	21,762 99
Losses recoverable from reinsurers.....	9,111 14
<b>Total ledger assets.....</b>	<b>\$ 1,333,351 58</b>

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 15,085 88
Market value of bonds and stocks over book value.....	9,563 30
<b>Gross assets.....</b>	<b>\$ 1,358,000 76</b>
Deduct assets not admitted.....	71,522 86
<b>Total admitted assets.....</b>	<b>\$ 1,286,477 90</b>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 36,218 82
Total unearned premiums.....	505,388 62
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,000 00
Taxes due and accrued, estimated.....	12,000 00
Contingent commissions or other charges, due or accrued.....	7,000 00
<b>Total liabilities, except capital stock.....</b>	<b>\$ 561,607 44</b>
Capital paid up in cash.....	400,000 00
Surplus over all liabilities.....	324,870 46
<b>Total liabilities.....</b>	<b>\$ 1,286,477 90</b>

## EXHIBIT OF PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$88,828,705 00
Premiums thereon.....	1,158,335 69
Amount of risks terminated during the year.....	78,061,975 00
Premiums thereon.....	1,038,073 60
Net amount in force at December 31, 1916.....	74,284,627 07
Premiums thereon.....	961,981 34

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## THE CONTINENTAL INSURANCE COMPANY.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$ 1,000,000 00
Mortgage loans on real estate, first liens.....	2,700 00
Book value of stocks and bonds.....	28,945,764 00
Cash on hand, in trust companies and in banks.....	2,381,569 37
Agents' balances and bills receivable.....	1,569,934 76
Amount recoverable for reinsurance on paid losses.....	6,260 65
Total ledger assets.....	<u>\$33,906,228 78</u>

## NON-LEDGER ASSETS.

Interest due and accrued.....	125,224 25
Rents due.....	59 16
Market value of bonds and stocks over book value.....	163,383 75
Other non-ledger assets.....	1,045 00
Gross assets.....	<u>\$34,195,940 94</u>
Deduct assets not admitted.....	<u>102,066 47</u>
Total admitted assets.....	<u>\$34,093,874 47</u>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 594,007 54
Unearned premiums.....	10,135,305 46
Federal, state and other taxes due or accrued (estimated).....	243,000 00
Salaries, rents, bills, expenses, etc., due or accrued.....	27,500 00
Contingent commissions or other charges, due or accrued.....	78,754 29
Principal unpaid on scrip, or certificate of profits, \$26,411.00; interest due or accrued on same, \$6,059.94.....	32,470 94
Dividends due and unpaid.....	600,000 00
Reserve for contingencies.....	100,000 00
Total liabilities (except capital stock).....	<u>\$11,811,038 23</u>
Capital stock paid in cash.....	10,000 000 00
Surplus over all liabilities.....	<u>12,282,836 24</u>
Total liabilities.....	<u>\$34,093,874 47</u>

## INCOME.

Net cash received for premiums.....	\$ 8,986,040 88
Interest and dividends.....	1,483,805 41
Rents.....	90,142 37
Agents' balances previously charged off.....	219 76
Gross profit on sale or maturity of bonds and stocks.....	233,136 00
Gross increase by adjustment in book value of bonds and stocks.....	1,373,421 00
All other income.....	6,334 48
Total income.....	<u>\$12,173,099 90</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 4,544,206 46
Expenses of adjustment and settlement of claims.....	140,458 63
Dividends to shareholders.....	8,000,000 00
Commission or brokerage.....	1,801,798 46
Allowances to agencies for miscellaneous agency expenses.....	1,621 93
Salaries, \$161,852.88; and expenses, \$123,862.30; of special and general agents.....	285,715 18
Salaries, fees and other charges of officers, directors, trustees and home office employees.....	530,230 31
Rents.....	78,002 74
Underwriters' boards and tariff associations.....	115,127 72

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THE CONTINENTAL—*Concluded.*DISBURSEMENTS—*Concluded.*

Fire department, patrol and salvage corps, assessments, fees, taxes and expenses.....	\$	20,393	11
Inspections and surveys.....		27,678	34
Taxes on real estate.....		24,581	41
State taxes on premiums, Insurance Department licenses and fees.....		217,513	15
All other licenses, fees and taxes.....		83,451	96
Bills receivable past due charged off.....		8,891	38
Investment expenses other than real estate.....		1,445	46
Scrip or certificates of profits redeemed in cash.....		100	00
Interest paid to scrip holders.....		1	80
Agents' balances charged off.....		1,586	71
Federal Income Tax withheld at source.....		1,083	63
Decrease in liabilities on account of reinsurance treaties.....		426	13
Gross loss on sale or maturity of bonds and stocks.....		124,504	00
Gross decrease by adjustment in book value of ledger assets.....		727,445	00
All other disbursements.....		288,632	06
<b>Total disbursements.....</b>		<b>\$17,026,895</b>	<b>57</b>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of policies written or renewed during the year.....	\$1,292,249,050	00
Premiums thereon.....	11,905,878	79
Amount terminated during the year.....	1,161,483,353	00
Premiums thereon.....	10,838,541	23
Net amount in force at December 31, 1916.....	1,994,731,229	00
Premiums thereon.....	19,636,665	65

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## FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$ 535,000 00
Mortgage loans on real estate, first liens.....	15,500 00
Book value of stocks and bonds.....	15,256,137 00
Cash on hand, in trust companies and in banks.....	1,914,814 35
Agents' balances and bills receivable.....	1,510,350 89
Amount recoverable for reinsurance on paid claims.....	52,428 18
Total ledger assets.....	<u>\$19,284,230 42</u>

## NON-LEDGER ASSETS.

Interest due and accrued.....	66,550 42
Rents due and accrued.....	381 90
Market value of bonds and stocks over book value.....	79,076 75
Gross assets.....	<u>\$19,430,239 49</u>
Deduct assets not admitted.....	210,881 87
Total admitted assets.....	<u>\$19,219,357 62</u>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 568,499 57
Unearned premiums.....	8,342,584 93
Dividends declared and unpaid to stockholders.....	250,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	25,000 00
Federal, state and other taxes due or accrued (estimated).....	184,000 00
Contingent commissions or other charges due or accrued.....	33,648 13
Reserve for contested liabilities, not losses.....	250,000 00
Reserve for contingencies.....	50,000 00
Total liabilities, except capital stock.....	<u>\$ 9,703,732 63</u>
Capital stock paid up in cash.....	2,500,000 00
Surplus over liabilities and capital stock.....	7,015,624 99
Total liabilities.....	<u>\$19,219,357 62</u>

## INCOME.

Net cash received for premiums.....	\$ 7,268,169 13
Interest and dividends.....	795,704 87
Rents.....	28,056 36
Agents' balances previously charged off.....	1 98
Gross profit on sale or maturity of bonds and stocks.....	117,469 00
Gross increase by adjustment in book value of bonds and stocks.....	429,738 00
Borrowed money (gross).....	319,813 18
Other income.....	4,640 97
Total income.....	<u>\$ 8,963,593 49</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 3,445,338 34
Expenses of adjustment and settlement of claims.....	107,360 34
Dividends to stock holders.....	500,000 00
Commission or brokerage.....	1,549,084 28
Allowances to agencies for miscellaneous agency expenses.....	1,450 76
Salaries, \$139,151; and expenses, \$108,778.42; of special and general agents.....	247,929 42
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	451,001 17
Rents.....	62,732 37
Underwriters' boards and tariff associations.....	96,956 66
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	23,698 70

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FIDELITY-PHENIX—*Concluded.*DISBURSEMENTS—*Concluded.*

Inspections and surveys.....	\$ 28,620 51
Taxes on real estate.....	3,505 87
State taxes on premiums, Insurance Department licenses and fees.....	170,694 60
All other licenses, fees and taxes.....	66,391 68
Agents' balances charged off.....	1,355 60
Decrease in liabilities during the year on account of reinsurance treaties.....	157 37
Bills receivable past due, charged off.....	6,792 30
Federal income tax withheld at source.....	126 01
Gross loss on sale or maturity of bonds and stocks.....	60,792 00
Gross decrease by adjustment in book value of ledger assets.....	208,442 00
Borrowed money repaid (gross).....	319,813 18
Interest on borrowed money.....	2,690 57
Investment expenses (other than real estate).....	622 23
All other disbursements.....	193,879 93
Total disbursements.....	<u>\$ 7,549,435 94</u>

## RISKS AND PREMIUMS.

Fire risks—written or renewed during the year—amount.....	\$1,013,673,649 00
Premiums thereon.....	9,835,009 49
Terminated during the year.....	885,134,567 00
Premiums thereon.....	8,785,641 30
Net amount in force, December 31, 1916.....	1,551,922,761 00
Premiums thereon.....	<u>15,775,043 86</u>

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## FIREMEN'S INSURANCE COMPANY.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## INCOME.

Total premium income.....	\$ 4,110,813 14
Interest and dividends.....	307,379 11
Cash received for rents.....	90,073 37
Income tax, withheld at source.....	292 35
Borrowed money (gross).....	580,000 00
Gross profit on sale or maturity of real estate.....	1,000 00
Gross increase by adjustment in book value of bonds and stocks.....	897,538 48
Subscription by stockholders to Surplus Fund.....	504,285 00
Total income.....	<u>\$ 6,491,381 45</u>

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,851,778 89
Expenses of adjustment and settlement of losses.....	50,664 75
Commissions or brokerage.....	1,143,462 29
Allowances to agencies for miscellaneous agency expenses.....	2,643 42
Salaries, \$45,281.37; and expenses, \$35,826.42, of special and general agents.....	81,107 79
Salaries, fees and all other charges of officers, directors, trustees and home office employees	145,932 95
Rents.....	18,724 16
Underwriters' boards and tariff associations.....	53,173 90
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses.....	22,424 78
Inspections and surveys.....	2,252 74
Taxes on real estate.....	26,699 91
State taxes on premiums, Insurance Department licenses and fees.....	56,204 99
All other licenses, fees and taxes.....	21,822 17
Paid stockholders for interest or dividends.....	270,000 00
Agents' balances charged off.....	276 23
Gross decrease, by adjustment, in book value of bonds and stocks.....	2,682,073 37
Borrowed money repaid (gross).....	580,000 00
Interest on borrowed money.....	8,241 21
All other disbursements.....	269,477 21
Total disbursements.....	<u>\$ 7,316,962 76</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 1,074,129 63
Mortgage loans on real estate, first liens.....	2,414,250 00
Book value of bonds and stocks.....	1,539,096 66
Cash on hand, in trust companies and in banks.....	47,265 06
Agents' balances.....	540,248 29
Total ledger assets.....	<u>\$ 5,614,989 64</u>

## NON-LEDGER ASSETS.

Interest due and accrued.....	42,404 09
Rents due.....	2,062 97
Market value of bonds and stocks over book value.....	2,099,638 56
Reinsurance due on losses already paid.....	17,690 70
All other non-ledger assets.....	1,546 15
Gross assets.....	<u>\$ 7,778,382 11</u>
Deduct assets not admitted.....	70,838 26
Total admitted assets.....	<u>\$ 7,707,543 85</u>

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FIREMEN'S INSURANCE COMPANY—*Concluded.*

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 418,911 21
Total unearned premiums.....	3,534,585 27
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	12,627 25
Federal, state and other taxes due or accrued (estimated).....	31,500 00
Contingent commissions or other charges due or accrued.....	7,500 00
Principal unpaid on scrip or certificate of profits.....	2,332 84
All other liabilities.....	292 31
<b>Total liabilities (not including capital stock).....</b>	<b>\$ 4,007,748 92</b>
Capital stock paid up in cash.....	1,250,000 00
Surplus over all liabilities.....	2,449,794 93
<b>Total liabilities.....</b>	<b>\$ 7,707,543 85</b>

## RISKS AND PREMIUMS.

Amount of risks written or renewed during the year.....	\$734,700,617 00
Premiums thereon.....	7,138,181 55
Amount of risks terminated.....	510,384,888 00
Premiums thereon.....	6,170,633 53
Net amount in force at December 31, 1916.....	768,418,000 00
Premiums thereon.....	7,291,282 66

## GLENS FALLS INSURANCE COMPANY.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$ 235,474 67
Mortgage loans on real estate.....	1,529,525 00
Loans secured by pledge of bonds, stocks or other collaterals.....	200,000 00
Book value of bonds and stocks owned by the company.....	3,008,826 07
Cash on hand, in banks and trust companies.....	834,696 00
Agents' balances.....	576,082 73
<b>Total ledger assets.....</b>	<b>\$ 6,384,904 47</b>

## NON-LEDGER ASSETS.

Interest accrued, \$33,639.80; rents accrued, \$287.83.....	33,977 53
Other non-ledger assets.....	4,859 40
<b>Gross assets.....</b>	<b>\$ 6,423,741 40</b>
Deduct assets not admitted.....	9,969 75
<b>Total admitted assets.....</b>	<b>\$ 6,413,771 65</b>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 420,062 00
Total unearned premiums.....	2,864,909 15
Federal, State, and other taxes due or accrued (estimated).....	45,000 00
Dividends declared and unpaid to stockholders.....	30,000 00
Funds held under reinsurance treaties.....	31,954 61
Reserve for dividend.....	125,000 00
Reserve for contingencies.....	25,000 00
<b>Total liabilities (not including capital stock).....</b>	<b>\$ 3,541,925 76</b>
Joint stock capital paid up in cash.....	500,000 00
Surplus over all liabilities.....	2,371,845 89
<b>Total liabilities.....</b>	<b>\$ 6,413,771 65</b>

## INCOME.

Net cash received for premiums other than perpetuals.....	\$ 3,118,375 35
Received for interest and dividends.....	257,572 66
Rents.....	27,042 11
Increase in liabilities during the year on account of reinsurance treaties.....	31,954 61
Gross increase, by adjustment, in book value of ledger assets.....	97,229 88
From agents' balances previously charged off.....	350 02
<b>Total income.....</b>	<b>\$ 3,532,824 63</b>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,523,401 79
Expenses of adjustment and settlement of claims.....	46,670 55
Paid stockholders for interest or dividends.....	185,000 00
Allowances to agencies for miscellaneous agency expenses.....	10,995 12
Salaries \$78,141.79, and expenses \$63,395.21 of special and general agents.....	141,537 00
Commission or brokerage.....	657,709 83
Salaries, fees and all other charges of officers, directors, trustees and home office employees	143,229 68
Rents.....	13,301 88
Underwriters' boards and tariff associations.....	33,395 31
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	10,015 05
Inspections and surveys.....	12,237 33
Taxes on real estate.....	3,244 45
State taxes on premiums, Insurance Department licenses and fees.....	56,950 44
All other licenses, fees and taxes.....	19,947 75

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GLENS FALLS INSURANCE COMPANY—*Concluded.*DISBURSEMENTS—*Concluded.*

Agents' balances charged off.....	\$ 2,172 32
Gross loss on sale or maturity of bonds.....	42 55
Gross decrease by adjustment in book value of bonds and stocks.....	36,236 25
All other disbursements.....	77,930 07
Total disbursements.....	<u>\$ 2,979,565 35</u>

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$409,047,544 00
Premiums thereon.....	3,685,955 36
Amount of fire risks terminated.....	356,071,652 00
Premiums thereon.....	3,360,184 41
Net amount of fire risks in force on December 31, 1916.....	582,806,948 00
Premiums thereon.....	5,098,963 19
Net amount of marine and inland risks in force on December 31, 1916.....	20,994,306 00
Premiums thereon.....	<u>456,965 27</u>

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## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## LEDGER ASSETS.

Book value of real estate.....	\$ 401,390 81
Loans on mortgages or real estate, first liens.....	46,350 00
Book value of stocks and bonds.....	3,343,892 82
Cash in hand, in trust companies and in banks.....	368,193 99
Agents' balances.....	635,557 84
Other ledger assets.....	1,541 25
<b>Total ledger assets.....</b>	<b>\$ 4,796,926 71</b>

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 29,572 32
Rents due and accrued.....	90 83
Reinsurance due on losses paid.....	10,313 76
Other non-ledger assets.....	2,141 15
<b>Gross assets.....</b>	<b>\$ 4,839,044 97</b>
Deduct assets not admitted.....	180,449 58
<b>Total admitted assets.....</b>	<b>\$ 4,658,595 39</b>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 588,852 07
Unearned premiums.....	2,126,036 54
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	2,160 88
Federal, state and other taxes due or accrued (estimated).....	35,000 00
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....	501,994 07
Dividends declared and unpaid to stockholders.....	1,815 67
All other liabilities.....	382 50
<b>Total liabilities, except capital stock.....</b>	<b>\$ 3,256,241 73</b>
Capital stock paid in cash.....	1,000,000 00
Surplus.....	402,353 66
<b>Total liabilities.....</b>	<b>\$ 4,658,595 39</b>

## INCOME.

Total premiums other than perpetual.....	\$ 2,879,274 72
Deposit premiums written on perpetual risks (gross).....	3,588 76
Interest and dividends.....	142,732 07
Rents.....	30,687 43
Agents' balances previously charged off.....	786 45
Gross profit on sale or maturity of bonds and stocks.....	38,811 63
All other income.....	7,889 77
<b>Total income.....</b>	<b>\$ 3,103,780 83</b>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,282,031 95
Expenses of adjustment and settlement of claims.....	44,962 77
Paid stockholders for interest or dividends.....	60,041 93
Commission or brokerage.....	713,385 23
Allowances to agencies for miscellaneous agency expenses.....	9,091 78
Salaries, \$39,136.45; and expenses, \$24,705.81; of special and general agents.....	63,842 26
Salaries, fees and all other charges of officers, directors, trustees and home office employees	97,811 27
Rents.....	9,000 00
State taxes on premiums, Insurance Department licenses and fees.....	64,154 68

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THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—*Concluded.*DISBURSEMENTS—*Concluded.*

All other licenses, fees and taxes.....	\$ 15,230 76
Underwriters' boards and tariff associations.....	28,306 88
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	18,859 72
Inspection and surveys.....	8,927 15
Taxes on real estate.....	5,068 09
Gross loss on sale or maturity of bonds and stocks.....	200 23
Agents' balances charged off.....	3,913 85
Deposit premiums returned.....	14,929 10
All other disbursements.....	63,052 25
Total disbursements.....	<u>\$ 2,502,809 90</u>

## RISKS AND PREMIUMS.

Written or renewed during the year, fire.....	\$374,885,902 00
Premiums thereon.....	4,202,378 49
Terminated during the year.....	313,002,824 00
Premiums thereon.....	3,548,723 92
Net in force at December 31, 1915.....	329,901,383 00
Premiums thereon.....	3,482,012 02
Perpetual risks not included above.....	22,610,548 00
Deposit premiums on same.....	<u>551,382 99</u>

## THE LONDON ASSURANCE.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## FIRE DEPARTMENT.

The premium income of the year, after deduction of re-assurances and returns amounted to £803,837 7s. 4d., and the losses inclusive of all claims to the 31st December, 1916 to £366,634 6s. 0d.  
The Balance at the credit of the fund, after transferring £134,966 2s. 0d. to Profit and Loss amounted on the 31st December, 1916, to £530,000.

## PROFIT AND LOSS.

The amount standing to the credit of this account on the 31st December, 1916, after transferring £100,000 to General Reserve, applying £15,000 to writing down investments, and setting aside £65,053 for Income Tax and Excess Profits Tax payable in 1917, was £184,875 6s. 4d., out of which the directors now recommend a dividend of 20 per cent, being 22 10s. 0d. per share, payable as follows: £1 5s. 0d. on the 2nd April, and £1 5s. 0d. on the 1st October, free of Income tax.

## FIRE ACCOUNT.

	£	s.	d.	£	s.	d.
Amount of Fire Insurance Fund at Dec. 31, 1915—						
Reserve for unexpired risks.....	£	357,920	3	7		
Additional reserve.....		442,379	16	5		
				800,000	0	0
Premiums after deduction of re-assurances, and returns.....				803,837	7	4
Interest and dividends.....	£	34,285	0	4		
Less Income tax.....		4,288	10	11		
				29,996	0	5
Losses after deduction of re-assurances and salvage.....						
Expenses of management.....						366,634
Contributions to fire brigades.....						107,370
Commission.....						2,414
Bad debts.....						142,412
Carried to Profit and Loss Account.....						35
Amount of the fund at this date, as per Balance Sheet.....						134,966
Reserve for unexpired risks, being 50 per cent of premium income for the year.....	£	401,918	13	8		
Additional reserve.....		418,081	6	4		
				820,000	0	0
	£	633,833	7	9		

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of account at Dec. 31, 1915.....						
Interest and dividends not carried to other Accounts.....	£	54,428	3	5		
Less Income tax.....		6,678	18	8		
Transferred from Life Account.....				47,749	4	9
" " Fire Account.....				15,000	0	0
" " Marine Account.....				134,966	2	0
Transfer fees.....				118,906	19	9
				29	7	6
				£484,010	6	0
Dividends to shareholders.....						
Income tax.....						80,655
Written off investment.....						24,616
Balance as per Balance Sheet.....						15,000
Provision for Income Tax and Excess Profits Tax payable in 1917.....						184,875
Loss on realisation of securities.....						65,053
Transferred to General Reserve.....						5,410
						100,000
						£ 484,010

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## SESSIONAL PAPER No. 8

## BALANCE SHEET.

LIABILITIES.		ASSETS.	
	£	s.	d.
Shareholders' capital, £396,550 of which is paid up.....	448,275	0	0
General Reserve Fund.....	550,000	0	0
Life Assurance Fund.....	2,700,722	17	7
Capital and Leasehold Redemption Fund.....	15,785	10	8
Accident Fund.....	32,220	19	4
Fire Fund.....	820,000	0	0
Marine Fund.....	1,000,000	0	0
Investments Depreciation Fund—General.....	300,000	0	0
Profit and Loss.....	184,875	6	4
	£5,951,879	13	11
Outstanding life claims.....	£ 41,692	9	2
“ fire losses.....	86,556	0	0
“ accident losses.....	1,680	0	0
“ marine losses.....	21,110	5	8
“ dividends to shareholders.....	7,285	5	0
Outstanding Income Tax and Excess Profits Tax.....	65,053	0	0
Fire premiums due to other companies.....	67,840	2	9
Accident premiums due to other companies.....	522	19	2
Life premiums paid in advance.....	4	13	0
Marine Premiums due to other companies.....	164,427	12	3
Clerks' Savings Fund.....	6,390	17	2
Interest paid in advance.....	838	9	3
Aircraft premiums due to Government.....	11,208	9	8
Aircraft commission due to agents.....	623	7	4
	475,233	10	5
Mortgages on property within the United Kingdom.....	£ 591,915	15	11
Mortgages on property out of the United Kingdom.....	Nil		
Loans on parochial and other public rates.....	32,546	6	11
Loans on life interests.....	243,524	1	2
Loans on reversions.....	76,030	12	11
Loans on stocks and shares.....	944,016	16	11
Loans on life policies of the corporation within their surrender values.....	37,554	10	0
Loans on personal security.....	98,931	18	1
Investments, viz.:—	5,000	0	0
British Government securities.....	18,024	0	0
Municipal and County securities, United Kingdom.....	1,161,703	16	0
Indian and Colonial Government securities.....	12,507	10	0
“ Provincial.....	210,594	9	0
“ Municipal.....	44,541	9	0
Foreign Government securities.....	181,832	6	0
“ Provincial.....	325,926	13	9
“ Municipal.....	48,500	0	0
Railway and other debentures and debenture stocks, Home and Foreign.....	287,951	10	5
Railway and other preference and guaranteed stocks Home and Foreign.....	1,160,642	9	2
Freshold ground rents.....	91,934	19	2
Leasehold ground rents.....	235,894	3	10
House property.....	180,378	5	6
Premises account.....	114,288	2	6
Life interests.....	33,754	0	0
Reversions.....	10,800	0	0
Agents' Balances, viz.:—	1,637	17	3
Life.....	£ 19,297	15	2
Fire.....	167,774	17	8
Marine.....	225,109	11	9
Accident.....	3,038	10	0
Marine re-assurances recoverable.....			
Fire re-assurances recoverable.....	£ 18,099	16	3
Outstanding premiums—	5,206	5	7
Life.....	284,779	16	0
Fire.....	170	15	10
Marine.....			
Capital redemption.....	308,256	13	8

LONDON ASSURANCE—Concluded.

BALANCE SHEET—Concluded.

	£	s	d.
Outstanding interest.....	9,585	2	1
Fire premiums due by other companies.....	43,236	0	2
Accident premiums due by other companies.....	333	7	5
Cash—			
On deposit.....	£	92,040	0 0
In hand and on current Accounts.....		211,724	1 8
Bills receivable.....	303,764	1	8
Policy stamps.....	6,092	5	4
	370	3	2
	£6,427,113	4	4

## SESSIONAL PAPER No. 8

## THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LTD.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

## REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
To Balance of Revenue Account, 31st Dec., 1915, including £854,575 3s. 7d. proportion of premiums unearned.....	£1,931,087	8	11	By claims paid and outstanding and incidental expenses.....	1,209,131	9	9
Deduct dividend for year 1915.....	105,000	0	0	By printing and stationery, advertising, postages, travelling expenses, etc.....	113,316	3	9
To premiums, less reinsurances and bonus to assured.....	1,846,087	8	11	By expenses of management, inclusive of salaries, rent at head office and branches, directors' remuneration and auditors fees.....	246,834	4	11
To interest, dividends and rents, less provision for depreciation of leaseholds.....	2,505,182	15	10	By Commissions, including provision for commission in respect of agents' balances.....	448,710	4	8
	122,861	13	10	By Taxes, less Income Tax deducted at the source.....	100,055	4	11
				By Balance, including £232,149 18s. 0d. proportion of premiums unearned, carried to Balance Sheet.....	2,296,084	10	7
					£ 4,474,131	19	7



## SESSIONAL PAPER No. 8

STATEMENT of assessment made on companies on account of business other than life for the year ending March 31, 1916, in accordance with "The Insurance Act, 1910."

Companies.	Taxes.	Companies.	Taxes.
	\$ cts.		\$ cts.
Acadia Fire.....	77 60	Lloyds Plate Glass.....	44 02
Aetna.....	231 01	London Assurance.....	208 52
Alliance.....	149 06	London Guarantee and Accident.....	382 37
American and Foreign Marine.....	12 27	London and Lancashire Fire.....	487 37
American Central.....	85 67	London and Lancashire Guarantee and Accident.....	105 08
American Insurance Co.....	43 39	London Mutual Fire.....	323 48
American Lloyds.....	20 67	Loyal Protective Assn.....	61 19
American Surety Co.....	11 03	Lumber Insurance Co.....	4 54
Ancient Order of Foresters.....	99 15	Lumbermen's Fire Indem. Contract.....	2 62
Anglo-American.....	105 33	Marine.....	55 83
Atlas.....	357 46	Maryland Casualty.....	142 48
Beaver Fire.....	21 44	Mercantile Fire.....	155 40
Boiler Inspection.....	43 48	Merchants' Casualty.....	103 49
British America.....	409 44	Merchants' and Employers' G. & A.....	53 21
British Colonial.....	44 84	Millers National.....	17 27
British and Foreign Marine.....	1 45	Montreal-Canada.....	61 57
British Dominions General.....	66 82	Moose, Loyal Order of.....	3 26
British Northwestern.....	34 61	Mount Royal.....	289 34
Caledonian.....	300 08	National-Ben Franklin.....	58 35
California Ins. Co.....	25 72	National Fire.....	343 18
Canada Accident.....	169 33	National Provincial Plate Glass.....	8 92
Canada Hail.....	36 54	National Surety Co.....	40 24
Canada National Fire.....	140 30	National Union Fire.....	145 84
Canada Weather.....	48 92	La Nationale de Paris.....	102 92
Canadian Casualty.....	67 14	New York Plate Glass.....	13 68
Canadian Fire.....	186 57	Niagara Fire.....	122 63
Canadian Surety Co.....	28 42	North American Accident.....	106 71
Catholic Mutual.....	6 62	North British and Mercantile.....	642 38
Chartered Trust and Executor.....	05	North Empire.....	76 97
Commercial Union.....	649 67	Northern.....	533 45
Connecticut Fire.....	86 90	North West Fire.....	46 90
Continental Insurance Co.....	180 00	Northwestern National.....	192 88
Dominion Fire.....	147 06	Norwich Union Fire.....	541 04
Dominion Gresham Company.....	72 31	Occidental Fire.....	77 94
Dominion of Canada Guarantee and Accident.....	257 66	Ocean Accident.....	450 77
Employers' Liability.....	758 77	Ocean Marine.....	11 25
Equitable Fire.....	20 69	Pacific Coast Fire.....	55 17
Factories.....	98 81	Palatine Insurance Co.....	171 13
Fidelity and Casualty Co.....	144 01	Phenix Compagnie Francaise.....	16 79
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